

Set	Items	Description
S1	31	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	4	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	35	S1 OR S2
S5	2	S4 AND IC=(G06F-017/60 OR G06Q?)
S6	5	S4 AND IC=(G06F? OR G06Q?)
S7	5	IDPAT (sorted in duplicate/non-duplicate order)
S8	4	IDPAT (primary/non-duplicate records only)

File 350:Derwent WPIX 1963-2006/UD=200661
(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200638
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
(c) 2006 WIPO/Thomson

8/5/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2006 The Thomson Corporation. All rts. reserv.

0015589205 - Drawing available
 WPI ACC NO: 2006-153370/200616
 XRPX Acc No: N2006-132494

Platform for facilitating automation of industrial system, configures portion of industrial system based on meta data describing industrial system representation

Patent Assignee: ROCKWELL SOFTWARE INC (ROCK-N)

Inventor: HOOD G W

Patent Family (7 patents, 42 countries)

Patent			Application		
Number	Kind	Date	Number	Kind	Date
US 20060026193	A1	20060202	US 2004909565	A	20040802
EP 1624351	A1	20060208	EP 200516793	A	20050802
JP 2006053915	A	20060223	JP 2005223211	A	20050801
CA 2511443	A1	20060202	CA 2511443	A	20050705
SG 119298	A1	20060228	SG 20054306	A	20050707
CN 1737790	A	20060222	CN 200510089349	A	20050729
AU 2005202995	A1	20060216	AU 2005202995	A	20050708

Priority Applications (no., kind, date): US 2004909565 A 20040802

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060026193	A1	EN	33	19	
EP 1624351	A1	EN			

Regional Designated States,Original:		AL	AT	BA	BE	BG	CH	CY	CZ	DE	DK	EE	ES												
JP	2006053915	FI	FR	GB	GR	HR	HU	IE	IS	IT	LI	LT	LU	LV	MC	MK	NL	PL	PT	RO	SE	SI	SK	TR	YU
CA	2511443																								
SG	119298																								

Alerting Abstract US A1

NOVELTY - A configuration component automatically configures a portion of the industrial system such as physical device, database based on the meta data describing the industrial system representation.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. extensible markup language (XML) database;
2. structured query language (SQL) database;
3. system that facilitates efficient viewing of industrial environment data;
4. industrial automation facilitating system;
5. industrial automation platform;
6. method for automatically configuring industrial system;
7. method for filtering data within industrial environment;
8. system that facilitates generation of industrial environment database; and
9. industrial environment configuration system.

USE - Platform for facilitating automation of industrial system including

industrial machinery such as pumps, presses, conveyors, programmable logic controller (PLC), switches, sensors, servers, databases.

ADVANTAGE - Enables generation of robust representation of industrial environment. Enables automatically configuring an industrial automation system while mitigating needs for expert programming services.

DESCRIPTION OF DRAWINGS - The figure shows a high level block diagram of the system facilitating automatic configuration of industrial system.

Title Terms/Index Terms/Additional Words: PLATFORM; FACILITATE; AUTOMATIC; INDUSTRIAL; SYSTEM; CONFIGURATION; PORTION; BASED; META; DATA; DESCRIBE; REPRESENT

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G05B-0019/02	A	I	F	20060101	
G05B-0019/042	A	I	F	B	20060101
G05B-0019/05	A	I	L	B	20060101
G05B-0019/408	A	I	L	20060101	
G06F-0013/00	A	I	L	20060101	
G06F-0017/00	A	I	F	20060101	
G06F-0017/30	A	I	F	B	20060101
G06F-0017/30	A	I	L	20060101	
G06F-0017/40	A	I	L	20060101	
G06F-0019/00	A	I	L	20060101	
G06Q-0050/00	A	I	F	B	20060101
G05B-0019/408	A	I	F	B	20060101
G05B-0019/04	C	I	F	B	20060101

US Classification, Issued: 707102000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-F06; T01-J05B4P; T01-J07B; T01-J11C1

8/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0015570286 - Drawing available

WPI ACC NO: 2006-134447/200614

XRPX Acc No: N2006-116493

Unique identifier generation system for identifying object in enterprise system, receives random number generated by randomizer and object instance data associated with object, to generate unique identifier

Patent Assignee: ROCKWELL SOFTWARE INC (ROCK-N)

Inventor: HOOD G W

Patent Family (3 patents, 38 countries)

Patent	Application					
Number	Kind	Date	Number	Kind	Date	Update
US 20060020578	A1	20060126	US 2004896575	A	20040721	200614 B
EP 1662380	A2	20060531	EP 200515698	A	20050719	200636 E
CN 1725220	A	20060125	CN 200510087521	A	20050721	200639 E

Priority Applications (no., kind, date): US 2004896575 A 20040721

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060020578	A1	EN	27	14	
EP 1662380	A2	EN			

Regional Designated States,Original: AL AT BA BE BG CH CY CZ DE DK EE ES
FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

Alerting Abstract US A1

NOVELTY - A unique identifier creator receives random number generated by a randomizer and object instance data associated with an object. The unique identifier creator generates a unique identifier for the object using the object instance data and random number.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.portable computing device;
- 2.unique object identification method;
- 3.unique object identification system;
- 4.computer readable medium storing unique identifier embedded within object;
- 5.signal having one or more data packets;
- 6.enterprise system;
- 7.object retrieval system;
- 8.object searching and indexing system;
- 9.data rollup method;
- 10.object indexing method; and
- 11.method for maintenance of data persistence within database.

USE - For generation of unique identifier for identifying component, object, document, etc., used in manufacturing environment, industry.

ADVANTAGE - Facilitates generation of unique identifier and association of such identifier with desired object, efficiently.

DESCRIPTION OF DRAWINGS - The figure shows a high level block diagram of the unique identifier generation system.

100 unique identifier generation system

Title Terms/Index Terms/Additional Words: UNIQUE; IDENTIFY; GENERATE; SYSTEM; OBJECT; RECEIVE; RANDOM; NUMBER; INSTANCE; DATA; ASSOCIATE

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/30	A	I	F	B	20060101
G06F-0017/30	A	I	L	B	20060101
G06F-0009/44	A	I	F	B	20060101
G06F-0017/30	A	I	F		20060101

US Classification, Issued: 707003000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-E04; T01-F07; T01-J05A2D; T01-J07B; T01-S03

8/5/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2006 The Thomson Corporation. All rts. reserv.

0013093786 - Drawing available
 WPI ACC NO: 2003-174754/
 XRPX Acc No: N2003-137641

Message exchange method using Internet, involves allowing user at system side to access selected ones of greetings of other service providers based on criteria associated with originator of greetings

Patent Assignee: FIRST MEDIA GROUP INC (FIRS-N); HOOD G (HOOD-I); PRIEST C (PRIE-I)

Inventor: HOOD G ; PRIEST C

Patent Family (2 patents, 2 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020169836	A1	20021114	US 2001825412	A	20010403	200317 B
CA 2343520	A1	20021003	CA 2343520	A	20010406	200317 E

Priority Applications (no., kind, date): US 2001825412 A 20010403

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020169836	A1	EN	20	5	
CA 2343520	A1	EN			

Alerting Abstract US A1

NOVELTY - A set of greetings each associated with users of introduction service provider, are stored in the system. Another set of greetings each associated with the user of service provider, are stored in the server. The user at the system side is allowed to access the selected ones of the greetings of other service providers, based on criteria associated with an originator of each of the selected ones of the greetings.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. Message exchange system; and
2. Computer readable recorded medium storing message exchange program.

USE - For exchanging message using shared resources of computerized message exchange system through Internet.

ADVANTAGE - Allows introduction service providers to reduce their infrastructure and overhead costs, by filtering access to greetings of various service providers and various users.

DESCRIPTION OF DRAWINGS - The figure shows a simplified block diagram of computer workstation and telephone sets in communication with introduction service managing system.

Title Terms/Index Terms/Additional Words: MESSAGE; EXCHANGE; METHOD; ALLOW; USER; SYSTEM; SIDE; ACCESS; SELECT; GREETING; SERVICE; BASED; CRITERIA; ASSOCIATE

Class Codes

International Classification (Main): G06F-015/16 , H04L-012/16
 US Classification, Issued: 709206000, 709207000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N02A2; T01-N02B1; T01-S03

8/5/4 (Item 4 from file: 350)
 DIALOG(R)File 350:Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0012506293 - Drawing available
 WPI ACC NO: 2002-454245/200248
 XRPX Acc No: N2002-358319

Voice message charge allocation method for dating services, involves receiving charge indicator through telephone and allocating charge to originator or recipients based on the indicator

Patent Assignee: FIRST MEDIA GROUP INC (FIRS-N)

Inventor: HOOD G ; PRIEST C

Patent Family (2 patents, 2 countries)

Patent	Application					
Number	Kind	Date	Number	Kind	Date	Update
US 20020059138	A1	20020516	US 2000247357	P	20001113	200248 B
			US 2001987040	A	20011113	
CA 2361851	A1	20020513	CA 2361851	A	20011113	200248 E

Priority Applications (no., kind, date): US 2000247357 P 20001113; US 2001987040 A 20011113

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes	
US 20020059138	A1	EN	27	13	Related to Provisional	US 2000247357
CA 2361851	A1	EN				

Alerting Abstract US A1

NOVELTY - A charge indicator indicating a charge of voice message for an originator or a recipient, is received through one of the telephones (80,84). The charge is allocated to the originator or a recipient, based on the indicator.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. Voice message exchange facilitating apparatus;
2. Computer readable medium storing message exchange program;
3. Message exchange method;
4. User communication provision device operation method;
5. Message exchange device operation method; and
6. Message exchange server.

USE - For dating services.

ADVANTAGE - The charge indicator allows the recipient to decide whether or not to hear the message. Thus, improves the flexibility of the dating services.

DESCRIPTION OF DRAWINGS - The figure shows a simplified block diagram of the telephone in communication with the message exchange and conference server.

80,84 Telephones

Title Terms/Index Terms/Additional Words: VOICE; MESSAGE; CHARGE; ALLOCATE; METHOD; DATE; SERVICE; RECEIVE; INDICATE; THROUGH; TELEPHONE; RECIPIENT; BASED

Class Codes

International Classification (Main): G06F-017/60 , H04L-012/14
 (Additional/Secondary): H04L-012/54

EIC 3600

Dialog Search

US Classification, Issued: 705039000

File Segment: EPI;
DWPI Class: T01; W01
Manual Codes (EPI/S-X): T01-J05A2; T01-S03; W01-C02B7C

Set	Items	Description
S1	31	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	4	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	35	S1 OR S2
S5	2	S4 AND IC=(G06F-017/60 OR G06Q?)
S6	5	S4 AND IC=(G06F? OR G06Q?)
S7	5	IDPAT (sorted in duplicate/non-duplicate order)
S8	4	IDPAT (primary/non-duplicate records only)

File 350:Derwent WPIX 1963-2006/UD=200661
(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200638
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
(c) 2006 WIPO/Thomso

1/TI/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Platform for facilitating automation of industrial system, configures portion of industrial system based on meta data describing industrial system representation

Original Titles:

Dynamisches Schema fur ein einheitliches Anlagenmodell
Dynamic schema for unified plant model
Schema dynamique pour un modele unifie d'une installation
DYNAMIC SCHEMA FOR UNIFIED PLANT MODEL
Dynamic schema for unified plant model

1/TI/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Unique identifier generation system for identifying object in enterprise system, receives random number generated by randomizer and object instance data associated with object, to generate unique identifier

Original Titles:

Zeitstempelverfahren fur ein einheitliches Anlagenmodell
Time stamp methods for unified plant model
Methodes d'horomarquage pour un modele unifie d'une installation
Time stamp methods for unified plant model

1/TI/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Message exchange service e.g. dating service, providing method, involves maintaining index of users previously in communication with system, and no longer in communication with system to exchange messages with others

Original Titles:

Message exchange server allowing near real-time exchange of messages, and method

1/TI/4 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Security system for car, operates to notify alert condition to user through mobile telephone, when secured door is opened

Original Titles:

Property and car security system using GSM and satelite technology

1/TI/5 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Truck mountable concrete mixer, has blade extending towards drum head at an angle from mixing blade to push batch material from drum bottom in order to

cascade discharge of material toward open end of drum

Original Titles:

A MIXING APPARATUS FOR CONCRETE
Mixing apparatus for concrete
A MIXING APPARATUS FOR CONCRETE
MALAXEUR A BETON

1/TI/6 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Video centric professional development system for teachers, has computer system storing time-indexed digital video case, personal user notes, lesson or courses in corresponding databases

Original Titles:

Method and system for interactive case and video-based teacher training
Method and system for interactive case and video-based teacher training

1/TI/7 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Message exchange method using Internet, involves allowing user at system side to access selected ones of greetings of other service providers based on criteria associated with originator of greetings

Original Titles:

Methods and devices for providing pooled personal introduction services

1/TI/8 (Item 8 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Practice golf putting green has slate panel with layer of simulated grass with chute and hole for ball

Original Titles:

IMPROVEMENTS IN OR RELATING TO THE GAME OF GOLF
Practice putting green
Improvements in or relating to the game of golf
IMPROVEMENTS IN OR RELATING TO THE GAME OF GOLF
AMELIORATIONS APPORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/9 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Voice message charge allocation method for dating services, involves receiving charge indicator through telephone and allocating charge to originator or recipients based on the indicator

Original Titles:

Message exchange server allowing enhanced message charge allocation, and method

1/TI/10 (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Monolithic, solid cast resin coil for high voltages transformer comprises solid cast resin body in a modified oval cross-section

Original Titles:

Solid cast resin coil for high voltage transformer, high voltage transformer using same, and method of producing same.

1/TI/11 (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Purifying nucleic acids from whole cells

Original Titles:

VERFAHREN UND VORRICHTUNG ZUR NUKLEINSAUREREINIGUNG
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES
VERFAHREN UND VORRICHTUNG ZUR NUKLEINSAUREREINIGUNG
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES
Verfahren und Vorrichtung zur Nukleinsaurereinigung
Method and device for purifying nucleic acids
Procede et dispositif pour la purification d'acides nucleiques
Method and device for purifying nucleic acids
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES

1/TI/12 (Item 12 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Arrangement for mounting a lens for axial movement - comprises a housing defining an axially extending bearing surface and a lens carriage including least three circumferentially spaced bearings in contact with the bearing surface

Original Titles:

Linsenhalterung
Lens mounting
Monture de lentille
Lens mounting comprising at least three circumferentially spaced bearings.

1/TI/13 (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Aperture device for high frequency apparatus - has slot for inserting probe and sealing mechanism allowing movement of probe

Original Titles:

Hochfrequenz-Vorrichtung

Apparatus to seal against leakage of high frequency radiation through a slot.

1/TI/14 (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Muzzle reference system tilt adjustment arrangement - has eccentric mating surface for engaging housing bearing surface and defines eccentric bearing surface with single axis of rotational symmetry inclined at eccentric offset angle to that of mating surface

1/TI/15 (Item 15 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Universal clamp for medical applications such as supporting post on operating table - has single control knob providing clamping facility to support post as well as hooked ends and engages side of table

Original Titles:
Universal clamp.

1/TI/16 (Item 16 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Positioning support for knee during surgery - has base with carriage to support holder for knee with adjustable ball and socket joint

Original Titles:
Knee positioner

1/TI/17 (Item 17 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Skimmer box for swimming pool filtration system, etc - has pre-filter insert with handle inside skimmer box

1/TI/18 (Item 18 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Curved triple glazing panel - has inner flexible plastics panel connected between two rigid outer panels only along its curved edges

Original Titles:
GEBOGENE DREIFACHSCHEIBEN-VERGLASUNG
CURVED TRIPLE-PANE GLAZING
TRIPLE VITRAGE INCURVE
GEBOGENE DREIFACHSCHEIBEN-VERGLASUNG
CURVED TRIPLE-PANE GLAZING
TRIPLE VITRAGE INCURVE
Curved triple-pane glazing

CURVED TRIPLE-PANE GLAZING

1/TI/19 (Item 19 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Capacitance-type material level indicator - has level detector responsive to phase detector output operating as function of difference between capacitance at probe and reference

Original Titles:
Capacitance-type material level indicator

1/TI/20 (Item 20 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Prodn. of rigid sintered articles - using flowable slurry compsn. without need for compaction step

Original Titles:
Flowable composition adapted for sintering and method of making

1/TI/21 (Item 21 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Sinterable material mixed with fugitive binder and solvent - to form flowable material which sets to dimensionally stable sheet

Original Titles:
Flowable composition adapted for sintering and method of making

1/TI/22 (Item 22 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Dense phase feeder method for pulverised coal - has pressurised feeder and flow splitter which transports and divides coal at bulk density with gas in interstices causing transportation

Original Titles:
Dense-phase feeder method

1/TI/23 (Item 23 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Pulverised material flow and subdivision from pressurised tank - by passing through rapid acting valve and divergent tube bundle

Original Titles:
Einrichtung zur Foerderung und Stroemungsaufteilung eines in dichter Phase vorliegenden teilchenfoermigen Feststoffs

1/TI/24 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

Time stamp methods for unified plant model
Zeitstempelverfahren fur ein einheitliches Anlagenmodell
Methodes d'horomarquage pour un modele unifie d'une installation

1/TI/25 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

Dynamic schema for unified plant model
Dynamisches Schema fur ein einheitliches Anlagenmodell
Schema dynamique pour un modele unifie d'une installation

1/TI/26 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

A MIXING APPARATUS FOR CONCRETE
MALAXEUR A BETON

1/TI/27 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

PRACTICE PUTTING GREEN
UBUNGS-PUTTING GREEN
AMELIORATIONS APPORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/28 (Item 5 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

Lens mounting
Linsenhalterung
Monture de lentille

1/TI/29 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

A MIXING APPARATUS FOR CONCRETE
MALAXEUR A BETON

1/TI/30 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

PRACTICE PUTTING GREEN
AMELIORATIONS APPORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/31 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

APPARATUS FOR CEMENT BLENDING
APPAREIL POUR MELANGER LE CIMENT

Set	Items	Description
S1	31	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE (2-N)HOOD)
S2	4	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	35	S1 OR S2
S5	2	S4 AND IC=(G06F-017/60 OR G06Q?)
S6	5	S4 AND IC=(G06F? OR G06Q?)
S7	5	IDPAT (sorted in duplicate/non-duplicate order)
S8	4	IDPAT (primary/non-duplicate records only)

File 350:Derwent WPIX 1963-2006/UD=200661
(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200638
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
(c) 2006 WIPO/Thomson

2/TI/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Antisense oligonucleotide that inhibits expression of catabolite repressor control protein in pseudomonas bacteria for treating pseudomonas infection comprises antisense oligonucleotide with specific nucleotides and is nuclease resistant

Original Titles:

Catabolite repression control (Crc) gene and Pseudomonas virulence

2/TI/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Screening for compounds that inhibit Pseudomonas bacteria virulence, by administering test compound to the bacteria, and detecting presence/absence of inhibition of catabolite repression control protein in bacteria

Original Titles:

Catabolite repression control (crc) gene and pseudomonas virulence
GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE PSEUDOMONAS

2/TI/3 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

**CATABOLITE REPRESSION CONTROL (CRC) GENE AND PSEUDOMONAS VIRULENCE
GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE PSEUDOMONAS**

2/TI/4 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

**CATABOLITE REPRESSION CONTROL (CRC) GENE AND PSEUDOMONAS VIRULENCE
GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE PSEUDOMONAS**

Set	Items	Description
S1	168	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	23	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	191	S1 OR S2
S5	0	S4 AND (RISK()PROVISION? AND (PROFIT OR PROFITS OR PROFITABILITY))
S6	0	S4 AND RISK()PROVISION?
File	2:INSPEC 1898-2006/Sep W3	
		(c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online 1861-2006/Sep	
		(c) 2006 ProQuest Info&Learning
File	65:Inside Conferences 1993-2006/Sep 29	
		(c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs 1983-2006/Jul	
		(c) 2006 The HW Wilson Co.
File	474:New York Times Abs 1969-2006/Sep 27	
		(c) 2006 The New York Times
File	475:Wall Street Journal Abs 1973-2006/Sep 27	
		(c) 2006 The New York Times
File	583:Gale Group Globalbase(TM) 1986-2002/Dec 13	
		(c) 2002 The Gale Group
File	139:EconLit 1969-2006/Sep	
		(c) 2006 American Economic Association
File	15:ABI/Inform(R) 1971-2006/Sep 29	
		(c) 2006 ProQuest Info&Learning
File	20:Dialog Global Reporter 1997-2006/Sep 29	
		(c) 2006 Dialog
File	610:Business Wire 1999-2006/Sep 29	
		(c) 2006 Business Wire.
File	810:Business Wire 1986-1999/Feb 28	
		(c) 1999 Business Wire
File	476:Financial Times Fulltext 1982-2006/Sep 30	
		(c) 2006 Financial Times Ltd
File	613:PR Newswire 1999-2006/Sep 29	
		(c) 2006 PR Newswire Association Inc
File	813:PR Newswire 1987-1999/Apr 30	
		(c) 1999 PR Newswire Association Inc
File	634:San Jose Mercury Jun 1985-2006/Sep 26	
		(c) 2006 San Jose Mercury News
File	624:McGraw-Hill Publications 1985-2006/Sep 29	
		(c) 2006 McGraw-Hill Co. Inc
File	9:Business & Industry(R) Jul/1994-2006/Sep 28	
		(c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM) 1983-2006/Sep 28	
		(c) 2006 The Gale Group
File	621:Gale Group New Prod.Annou.(R) 1985-2006/Sep 28	
		(c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM) 1987-2006/Sep 28	
		(c) 2006 The Gale Group
File	16:Gale Group PROMT(R) 1990-2006/Sep 28	
		(c) 2006 The Gale Group
File	160:Gale Group PROMT(R) 1972-1989	
		(c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB 1976-2006/Sep 29	
		(c) 2006 The Gale Group
File	256:TecInfoSource 82-2006/Jan	
		(c) 2006 Info.Sources Inc
File	625:American Banker Publications 1981-2006/Sep 29	

(c) 2006 American Banker
File 268:Banking Info Source 1981-2006/Sep W4
(c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/Sep 29
(c) 2006 Bond Buyer
File 267:Finance & Banking Newsletters 2006/Sep 25
(c) 2006 Dialog

Set Items Description
S1 928 NET() INTEREST() REVENUE? OR NIR OR INTEREST() REVENUE? OR CO-
 ST(1W) FUND? ? OR VALUE(1W) FUND? ? OR INTEREST() EXPENSE? OR EA-
 RNING(2N) EQUITY OR ALLOCATED() BALANCE? ?
S2 33 OTHER() REVENUE? OR ACTUAL(1N) REVENUE? OR EXPECTED(1N) REVEN-
 UE? OR REVENUE(1N) FOREGONE
S3 2928881 DIRECT(1N) EXPENSE? OR DE
S4 13821 INDIRECT(1N) EXPENSE? OR IE
S5 13583 RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S6 10631 PROFIT OR PROFITS OR PROFITABILITY
S7 0 S3 AND S4 AND S5 AND S6
S8 6 S1 AND S6
S9 2 S8 AND IC=(G06F? OR G06Q?)
File 350:Derwent WPIX 1963-2006/UD=200661
 (c) 2006 The Thomson Corporation
File 344:Chinese Patents Abs Jan 1985-2006/Jan
 (c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
 (c) 2006 JPO & JAPIO

9/5/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2006 The Thomson Corporation. All rts. reserv.

0010521130 - Drawing available
 WPI ACC NO: 2001-122659/200113
 XRPX Acc No: N2001-090104

Process for determining object level profitability in relational database management system, involves calculating and combining marginal value of profit and fully absorbed profit adjustment value for each object

Patent Assignee: BERKELEY*IEOR (BERK-N)

Inventor: LEPMAN R T

Patent Family (7 patents, 89 countries)

Patent Application				Patent Application			
Number	Kind	Date	Number	Kind	Date	Update	
WO 2000062224	A1	20001019	WO 2000US9189	A	20000407	200113	B
AU 200042069	A	20001114	AU 200042069	A	20000407	200113	E
EP 1208495	A1	20020529	EP 2000921799	A	20000407	200243	E
			WO 2000US9189	A	20000407		
JP 2002541593	W	20021203	JP 2000611218	A	20000407	200309	E
			WO 2000US9189	A	20000407		
AU 769673	B	20040129	AU 200042069	A	20000407	200412	E
US 20060178960	A1	20060810	US 1999128769	P	19990409	200654	E
			US 2000545628	A	20000407		
			US 2006354798	A	20060215		
US 20060190367	A1	20060824	US 1999128769	P	19990409	200656	E
			US 2000545628	A	20000407		
			US 2006355034	A	20060215		

Priority Applications (no., kind, date): US 2006355034 A 20060215; US 2006354798 A 20060215; US 2000545628 A 20000407; US 1999128769 P 19990409

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2000062224	A1	EN	75	14	
National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 200042069	A	EN			Based on OPI patent WO 2000062224
EP 1208495	A1	EN			PCT Application WO 2000US9189
					Based on OPI patent WO 2000062224
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
JP 2002541593	W	JA	73		PCT Application WO 2000US9189
					Based on OPI patent WO 2000062224
AU 769673	B	EN			Previously issued patent AU 200042069
					Based on OPI patent WO 2000062224
US 20060178960	A1	EN			Related to Provisional US 1999128769
					Continuation of application US 2000545628
US 20060190367	A1	EN			Related to Provisional US 1999128769
					Continuation of application US 2000545628

Alerting Abstract WO A1

NOVELTY - Information to be accessed electronically through a RDBMS

comprising SQL, is generated. After setting processing rules, one marginal value of **profit** is computed for objects measured using the set rules. Then fully absorbed **profit** adjustment value is measured for each object. The marginal value and fully absorbed **profit** adjustment value are combined to create a measure for object level **profitability**.

USE - For use in organization to determine object level **profitability** in RDBMS comprising SQL.

ADVANTAGE - Provides a metric of **profit** measurement consistent with the generally accepted accounting principles at a level of detail that has not been accomplished using the traditional general ledger based data with analytical and/or sample survey based information. The use of rule driven and database measurement processes will give large scale business at lower cost of maintenance and technologically scalable tool to measure **profit** at a level of precision or resolution not possible in existing financial performance measurement process.

DESCRIPTION OF DRAWINGS - The figure shows the process flow for determining the object level **profitability**.

Title Terms/Index Terms/Additional Words: PROCESS; DETERMINE; OBJECT; LEVEL ; PROFIT ; RELATED; DATABASE; MANAGEMENT; SYSTEM; CALCULATE; COMBINATION ; MARGIN; VALUE; ABSORB; ADJUST

Class Codes

International Classification (Main): **G06F-017/60**

(Additional/Secondary): **G06F-017/30**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 A I R 20060101

G07F-0019/00 A I F B 20060101

G06Q-0040/00 C I R 20060101

US Classification, Issued: 705030000, 705030000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J04A; T01-J05A; T01-J05A2; T01-J05B3; T01-J05B4B

9/5/2 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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05992077 **Image available**

DEVICE AND METHOD FOR EVALUATING PERFORMANCE OF INVESTMENT TRUST

PUB. NO.: 10-275177 [JP 10275177 A]
PUBLISHED: October 13, 1998 (19981013)

INVENTOR(s): KAWAHARA JUNJI
UEDA KAZUYUKI

APPLICANT(s): NRI & NCC CO LTD [420135] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 09-078411 [JP 9778411]

FILED: March 28, 1997 (19970328)

INTL CLASS: [6] **G06F-017/60**

JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To objectively and rationally decide the standard of performance evaluation by inputting classified clusters and time-series data regarding the **profit** of funds, regarding the clusters as universes

and finding the return **value** of **funds** belonging to the same universe after risk adjustment, and evaluating the funds.

SOLUTION: A cluster analyzing means 3 inputs the time-series data regarding the **profit** of funds and classifies the funds into clusters. A cluster attribute specifying means 4 inputs data regarding the classified clusters and the **profit** of the funds belonging to the respective clusters and finds indexes etc., as determinative factors of the funds. Further, a universe comparing and evaluating means 5 inputs the time-series data regarding the classified clusters and the **profit** of the funds and calculates return values after risk adjustment as indexes of temporary profibitability of each fund and stability of **profit**. A reference bench mark estimating means 6 specifies fund which has a large coefficient of correlation with a specific index.

Set	Items	Description
S1	6800	NET() INTEREST() REVENUE? OR NIR OR INTEREST() REVENUE? OR CO-ST(1W) FUND? ? OR VALUE(1W) FUND? ? OR INTEREST() EXPENSE? OR EA-RNING(2N) EQUITY OR ALLOCATED() BALANCE? ?
S2	313	OTHER() REVENUE? OR ACTUAL(1N) REVENUE? OR EXPECTED(1N) REVENUE? OR REVENUE(1N) FOREGONE
S3	2885414	DIRECT(1N) EXPENSE? OR DE
S4	152664	INDIRECT(1N) EXPENSE? OR IE
S5	35601	RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S6	18536	PROFIT OR PROFITS OR PROFITABILITY
S7	35263	S3(S)S4
S8	37	S1(S)S6
S9	4	S7 AND S8
S10	4	S9 AND IC=(G06F? OR G06Q?)

File 348: EUROPEAN PATENTS 1978-2006/ 200638
(c) 2006 European Patent Office

File 349: PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
(c) 2006 WIPO/Thomson

10/3,K/1 (Item 1 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
 (c) 2006 WIPO/Thomson. All rts. reserv.

01056423 **Image available**
 DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
 THEREFOR

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE
 ET ECHANGES COMMERCIAUX ASSOCIES

Patent Applicant/Assignee:

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 US (Nationality)

Inventor(s):

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 BARON Kenneth, 51 West 86th Street, Apt. 602, New York, NY 10024, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,
 NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200385491 A2-A3 20031016 (WO 0385491)

Application: WO 2003US7990 20030313 (PCT/WO US03007990)

Priority Application: US 2002115505 20020402

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
 prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
 SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
 SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 136258

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Claims

Claim

... would be required to accept in order to execute a predetermined or
 specified number of value units of investment for the digital option.

6.10 NetworkingofDBARDigitalOptionsExchanges

In preferred embodiments, one or...

10/3,K/2 (Item 2 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
 (c) 2006 WIPO/Thomson. All rts. reserv.

00805488 **Image available**

METHOD AND SYSTEM FOR GENERATING AUTOMATED QUOTES AND FOR CREDIT PROCESSING
 AND SCORING

PROCEDE ET SYSTEME DESTINES A LA GENERATION DE TAUX AUTOMATISES ET AU
 TRAITEMENT ET A L'EVALUATION PAR SCORE DE CREDITS

Patent Applicant/Assignee:

GELCO CORPORATION, Three Capital Drive, Eden Prairie, MN 55344, US, US

(Residence), US (Nationality), (For all designated states except: US)
 Patent Applicant/Inventor:

JOHNSON Ken, 6851 Sugar Hill Circle, Eden Prairie, MN 55346, US, US

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

PADMANABHAN Devan V (et al) (agent), Dorsey & Whitney LLP, Pillsbury Center South, 220 South Sixth Street, Minneapolis, MN 55402-1498, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139079 A1 20010531 (WO 0139079)

Application: WO 2000US32125 20001122 (PCT/WO US0032125)

Priority Application: US 99167084 19991123

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13358

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... KG,KZ,NM,RU,TJ, TM), European

Fortwo-lettercodesandotherabbreviations, refertothe"Guidpatent (AT, BE, CH, CY , DE , DK, ES, FI, FR, GB, GR, IE , anceNotesonCodesandAbbreviations"appearingatthebeginIT, LU, MC, NL, PT, SE, TR), OAPI patent (BE BJ, CE ning of...

Claim

... 1 SPECIAL REQUIREMENTS CUSTOMER LEASE PROFITABILITY

DISCOUNTED CASH FLOWS:

NET REVENUE: \$ 6t863 1 1.05%

INTEREST EXPENSE : \$ 31506 5.65%

COMMENTS / SPECIAL REQUIREMENTS CONTRIBUTED VALUE \$ 3,357 5.41%

ACCOUNT MANAGER:

SALES...

10/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rts. reserv.

00765119 **Image available**

SYSTEM AND METHOD FOR INTERNET-BASED BUSINESS VALUATIONS

SYSTEME ET PROCEDE INTERNET D'EVALUATION D'ENTREPRISES

Patent Applicant/Assignee:

VIRTUAL ADVISORS L L C, Suite 1050, 3414 Peachtree Road, Atlanta, GA 30326, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

JACOBS Michael T, 1058 Farmington Lane, Atlanta, GA 30319, US, US

(Residence), -- (Nationality), (Designated only for: US)

Legal Representative:
BUROKER Brian M (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,
Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200077966 A2-A3 20001221 (WO 0077966)
Application: WO 2000US16378 20000615 (PCT/WO US0016378)
Priority Application: US 99139299 19990615

Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP LR LS LT LU LV MA MD MG MK MN MW
MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU
ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 14970

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:
Detailed Description
Claims

Detailed Description
... ending dates as well as the following information: net revenues, costs of goods sold, gross **profit**, selling expenses, general and administrative
1. @ g
expenses, Operating income, **interest expense**, other expenses
(income), **profit** before taxes,
1
@
taxes, net income, capital expenditures, depreciation/amortization expense, expenditures on R&D...

Claim
... 5z -:::sz TED '0V BROWN
PRESLEY
'-s-nber Inlormation
N'ame TED W. BROWN
T;: Ie C.P.A. BROWN, NELMS & CO. 455 N. JEFF DAVIS DR.
FAYETTEVILLE
S:3@e...171.40
LIABILITIES
Accou 44723 200687 243321
AccruE 65,113 113,221 105,281
ST De 13,767 28,684 39,973
the r 0 0 0
Tota 123603 342592 388575...
...work 577835
C-ash Flow (not from download)
.Miscellaneous Financial Information
= 3 -o n
ST De Inst. #1 Inst. #2

Type Local Fir National Financial Institution
 I-eng 9
 @crrc 8...

10/3,K/4 (Item 4 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
 (c) 2006 WIPO/Thomson. All rts. reserv.

00748801 **Image available**
PROCESS FOR DETERMINING OBJECT LEVEL PROFITABILITY
PROCEDE DE DETERMINATION DE LA RENTABILITE PAR NIVEAUX D'OBJETS
 Patent Applicant/Assignee:
 BERKELEY * IEOR, 687 Spruce Street, Berkeley, CA 94707, US, US
 (Residence), US (Nationality)
 Inventor(s):
 LEPMAN Richard Tad, Park House, 21 Ravenscourt Park, London W6 0TJ, GB
 Legal Representative:
 KELLEY Scott W, Kelly Bauersfeld Lowry & Kelley, LLP, 6320 Canoga Avenue,
 Suite 1650, Woodland Hills, CA 91367, US
 Patent and Priority Information (Country, Number, Date):
 Patent: WO 200062224 A1 20001019 (WO 0062224)
 Application: WO 2000US9189 20000407 (PCT/WO US0009189)
 Priority Application: US 99128769 19990409
 Designated States:
 (Protection type is "patent" unless otherwise stated - for applications
 prior to 2004)
 AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
 GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
 MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
 UG UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
 Publication Language: English
 Filing Language: English
 Fulltext Word Count: 14649

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:
 Detailed Description
 Claims

Detailed Description
 ... information for
 rule establishment providing the information necessary to select objects
 and perform the correct **profit** calculus is accomplished. The step of
 calculating at least one marginal value of **profit** using established
 rules as applied to a selected set of prepared information includes
 calculating net...
 ...the selected set of prepared information. Net Interest (NI) is the
 summation of interest income, **value of funds** provided and earnings on
 equity funds used less the sum of **interest expense** and **cost of funds** used. Other Revenues (OR) is a measure of
profit contribution from non-interest related sources. Direct Expense
 (DE) is the **profit** value reduction due to marginal resource consumption
 by the object.

Provisioning (P) is ...Calculate Net Interest for All Objects (see Fig,

8)

Net Interest is.

NI = Interest Income - Cost of Funds + Value of Funds - Interest Expense + Earning on Allocated Equity

Correct interest rates for calculation of interest income or expense depend on the length of the profit measurement period. Using actuarial mathematical techniques the bookkeeping required by GAAP for interest receivables and...

...NI calculus. A known technique

(see M Stigum, Money Markets) to accomplish this adjustment for profit measurement according to GAAP (i.e. accruals) the following calculation is used to convert interest...sheet resource related revenues or expenses.

. Calculate Direct Expense for All Objects (see Fig. 10)

DE Calculation Rule T

type I

None directly specified - use IE calculation rules (any type). For each IE rule used in this way, substitute DE (oi) for floi) in any IE calculations used as DE .

DE Calculation Rule TMe H

Direct expense will be a variable dependent upon the object...

...the period

for some event type, summed over all objects in grouping j.

Ratio 6: Direct Expense apportionment of IE
Using DE rules above for O..

Thus, the allocation of Indirect Expense k becomes (function F(IEk)(0i) in IE rules below).

IE DE (oi) summed over all objects in grouping j.

k (DE (o))

Ratio 7: Normalized (averaged) apportionment of IE

Thus, the allocation of Indirect Expense k becomes in IE rules below.

$F(IEk)(0i) = [IE \text{ using Ratio 1 } F(IEJ(0i)) + IE \text{ using Ratio...iterative, canonical, and represents the GAAP evaluation of indirect costs.}]$

8. Calculate After-Tax Object Profit for AU Objects (see Fig. 13)

Profit (oi) = [NIR (oi) + OR(oi) - DE (oi) - IE (oi) - P(oi)] *(1 EffectiveTaxRate)

where, for a two tier taxation system, Effective Tax Rate...

...Profit (oi)

For those companies which use economic profit value calculations, the formula changes to.

Profit (oi) = {[NIR (oi) + OR(oi) - DE (oi) - IE (oi) - P(oi) 1 EffectiveTaxRate)] - SVA(oi)}

where

SVA(oi) a(oi) + P(oi) *Amount...

...Asset Pricing Model.)

. Shareholder Value Add (SVA) is a method financial analysts use to adjust **profit** measures for risk. The idea is to subtract from the **profit** measure the cost of the equity required to support whatever is being measured.

Companies use...on flight.

All other attributes are NI Type I calculations results are null. No grouping.

NIR Type I/: Allocate net receivable/payable to seat for carry cost **profit** adjustment. This adjusts **profitability** for the impact of cash flows vs.

accounting flows. This airline wants to apportion this...seat) = mef??? 1 / (no. of occupied seats in ???)

Group seats by class in rule map.

IE Type V.- For loyalty investment analysis, allocate all **DE** for empty seats to occupied seats equally.

Populated, after all prior steps are calculated, are...

...the airline is maintained in the database.

Calculate Profit(seat) = sum(NI(seat) + OR(seat) + **DE** (seat) + **IE** (seat) + P(seat)) * (1-etr)
Each seat is calculated individually, no grouping is used.

Shareholder...

Claim

... **OR** and direct expense (**DE**), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (**DE**) is the **profit** value reduction due to marginal resource consumption by the object.

9 The process of claim...

...**OR** and direct expense (**DE**), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (**DE**) is the **profit** value reduction due to marginal resource consumption by the object.

1 The process of claim...

...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (**DE**), provisioning (P) and **indirect expense** (**IE**).
13 The process of claim 12, including the step of adjusting the measure for object...

...**OR** and direct expense (**DE**), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (**DE**) is the **profit**

value reduction due to marginal resource consumption by the object.

24 The process of claim...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

26 The process of claim...

...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and **indirect expense** (IE).

28 The process of claim 16, wherein the at least one marginal value of profit...

...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

37 The process of claim...

...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

. The process of claim 38, wherein the step of calculating a fully absorbed **profit** adjustment value includes the step of calculating the value for **indirect expense** (IE) which is an apportioned **profit** value adjustment for all non-object related resource consumption.

40 The process of claim 39...

...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and **indirect expense** (IE).

41 The process of claim 40, including the step of adjusting the measure for object...

Set	Items	Description
S1	363803	PROFIT OR PROFITS OR PROFITABILITY
S2	8988	NET() INTEREST() REVENUE? OR NIR OR INTEREST() REVENUE? OR CO-ST(1W) FUND? ? OR VALUE(1W) FUND? ? OR INTEREST() EXPENSE? OR EA-RNING(2N) EQUITY OR ALLOCATED() BALANCE? ?
S3	2092	OTHER() REVENUE? OR ACTUAL(1N) REVENUE? OR EXPECTED(1N) REVENUE? OR REVENUE(1N) FOREGONE
S4	463401	DIRECT(1N) EXPENSE? OR DE
S5	5181	INDIRECT(1N) EXPENSE? OR IE
S6	18759	RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S7	0	S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8	665	S1 AND S2
S9	17	S8 AND S6
S10	29	S8 AND (S3 OR S4 OR S5 OR S6)
S11	25	S10 NOT PY>2000
S12	25	RD (unique items)
File	2:INSPEC 1898-2006/Sep W3	
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		(c) 2006 The New York Times
File	475:Wall Street Journal Abs 1973-2006/Sep 27	
		(c) 2006 The New York Times
File	583:Gale Group Globalbase(TM) 1986-2002/Dec 13	
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916905 ORDER NO: AAD86-12819

AN EXPLORATORY STUDY OF KEY VARIABLES AFFECTING PROFITABILITY IN THE LODGING INDUSTRY (HOTELS, MOTELS, RESTAURANT, REGRESSIONS)

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PAGE 966. 198 PAGES

Descriptors: BUSINESS ADMINISTRATION, GENERAL

Descriptor Codes: 0310

The major purpose of this study was to develop a model to analyze designated variables inherent in hotel/motel operations and to determine their interrelationships and effects on **profitability** measures. An additional purpose was to determine the regression equations for predicting future **profitability** in the hotels/motels used in this study. A final analysis conducted in this study was a comparison of highly profitable properties with marginally profitable or losing properties to determine which independent variables' means were significantly different. The four **profitability** measures, expressed as ratios, used in this study were: (a) Consolidated Operating Margin, (b) Consolidated Return on Assets, (c) Rooms Department Operating Margin, and (d) Restaurant Operating Margin.

Twenty-six variables were hypothesized as predicting or having a significant effect on **profitability**. These included: (a) Room Rate, (b) Occupancy Rate, (c) Marketshare Percentage, (d) Administrative and General Expense, (e) Labor Cost for the Rooms Department, (f) Rooms Department Advertising, (g) Property Tax, (h) Restaurant Total Expense, (i) Restaurant **Other Revenue**, (j) Food Cost, (k) Beverage Cost, (l) Food and Beverage Labor Cost, (m) Food and Beverage Advertising, (n) Room Sales as a Percent of Consolidated Sales, (o) Depreciation, (p) **Interest Expense**, (q) Unemployment Percentage, (r) Chain Affiliation, (s) Location of the Property (highway, center city, suburban and airport), (t) Age of the Property, and (u) Properties that were Renovated Compared to Properties that were not Renovated. The remaining variables were combinations of or modifications on the previously mentioned variables. Data analyses were based on information collected in 40 hotels/motels in Virginia, Maryland, Pennsylvania, and South Carolina. All operations selected for this study were mid-priced hotels/motels affiliated with a national hotel chain. The data were collected from fiscal year 1982 and fiscal year 1983 accounting information and public records.

Occupancy Rate, Rooms Department Labor Cost, Administrative and General Expense, Room Sales as a percentage of Total Sales and Food Cost proved to have substantial influence on **profit**. These variables had high correlations with the **profitability** measures, most frequently fit the regression models, and showed significant differences between highly profitable operations and the marginally profitable or losing operations.

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09349107

Bank Central Asia returns to **profitability** in first half
 INDONESIA: 182.98% UP IN BCA'S 1ST HALF **PROFIT**
 The Asian Wall Street Journal (XKO) 23 Aug 2000 p.4
 Language: ENGLISH

Following lower **interest expenses**, the net **profit** of Indonesia-based PT Bank Central Asia <BCA> for the first half of 2000 surged an impressive 182.98% compared to the figure during the same period in 1999. The table below shows the financial indicators of the bank for the first half 2000 as against the figures during the corresponding half in 1999:- Table: PT Bank Central Asia Figures in **RP** bn 2000 1999 Change Net interest income/(loss) 751.4 (5,582.0) +113.46% **Interest expenses** 3,910.0 12,650.0 -69.09% Bad debts 14,770.0 34,120.0 -56.71% Net **profit** /(loss) 489.2 (589.5) +182.98% . (or US\$ 59.4 mn)

COMPANY: BCA; BANK CENTRAL ASIA

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
 Commercial Banks (6020);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/3 (Item 2 from file: 583)
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09248120

Darya Varia nets **profit**

INDONESIA: DARYA BOOKS **RP** 32.03 BN **PROFIT**
 Jakarta Post (XAK) 29 February 2000 p.9
 Language: ENGLISH

PT Darya Varia (Darya) of Indonesia has announced its 1999 financial report ended 31 December 1999 (against 1998) recently, as follows:- Figures in **RP** bn 1999 1998 Changes Net **interest expenses** 17.46 28.99 -39.77% Net **profit** /(loss) 32.03 (135.39) - or US\$ 44 mn The pharmaceutical firm (publicly listed) had narrowed down its foreign currency loans by 18.37%, from 1998's US\$ 14.7 mn, to US\$ 12 mn in 1999. *

COMPANY: DARYA VARIA

PRODUCT: Drugs & Pharmaceuticals (2830);
 EVENT: Company Reports & Accounts (83);
 COUNTRY: Indonesia (9INO);

12/5/4 (Item 3 from file: 583)
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09168890

Indonesia

INDONESIA: BANK CENTRAL ASIA SAW LOSSES
 The Asian Wall Street Journal (XKO) 01 Oct 1999 p.4
 Language: ENGLISH

PT Bank Central Asia (BCA) of Indonesia said the bank has recorded a higher net **interest expenses** that jumped from **RP** 1.377 tn in first 6-month of 1998 to **RP** 5.583 tn in first 6-month in 1999. As a result, the bank

posted **RP 579.47 bn** (US\$ 68.8 mn) net loss for first 6-month in 1999 against a **RP 82.08 bn** net **profit** for the same period in 1998. For the period under reviewed, a **RP 29.41 tn** of negative retained earnings were recorded, against **RP 908.47 bn** of positive retained earnings.

COMPANY: BCA; BANK CENTRAL ASIA

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB); Commercial Banks (6020);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/5 (Item 4 from file: 583)

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09116089

Bank Niaga losses \$475m

INDONESIA: BANK BALI SEES LOSSES IN 1998

Jakarta Post (XAK) 01 Jun 1999 p. 9

Language: ENGLISH

Bank Bali of Indonesia recorded high interest loss in 1998 reached **RP 1.3 tn** as its **interest expenses** (**RP 3.9 tn**) are higher than its interest income (**RP 2.6 tn**). Apart from that, a total of **RP 2.3 tn** provision for bad debts has also been made in 1998 compared to only **RP 180 bn** in 1997. As a result, the listed bank has witnessed **RP 3.8 tn** (US\$ 475 mn) net losses in 1998, against a net **profit** of **RP 48 bn** in 1997.

COMPANY: BANK BALI

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB); Commercial Banks (6020);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/6 (Item 5 from file: 583)

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09115846

Subsidi bunga kredit akan dihapuskan

INDONESIA: MEDCO ENERGY SEES HIGH **PROFIT**

Bisnis Indonesia (XAI) 28 May 1999 p. 1

Language: INDONESIAN

PT Medco Energy Corp <oil and gas sector> of Indonesia recorded a 177.5% increase for its sales in 1998 from **RP 661.4 bn** in 1997 to **RP 1.8 tn**. As a result, the firm sees a 291% hike for its net **profit** in 1998 to reach **RP 375.36 bn**. Gross **profit** for the firm in 1998 was **RP 965 bn** against 1997's **RP 297.5 bn**. Its **interest expenses** in 1998 reached **RP 141.7 bn**. Apart from that, the firm also incurred **RP 177.8 bn** foreign exchange losses in 1998.

COMPANY: MEDCO ENERGY

PRODUCT: Gas Utilities (4920); Oil (2910);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/7 (Item 6 from file: 583)
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09114615

Pendapatan Lonsum dikuras rugas Valas
INDONESIA: LONSUM SEES HIGH EXPENSES IN 1998
Bisnis Indonesia (XAI) 27 May 1999 p. 3
Language: INDONESIAN

PT PP London Sumatra Plantation (Lonsum) said it has recorded a 107.8% increase for its net sale in 1998 to reach **RP** 492.1 bn against **RP** 236.8 bn in 1997. Its gross **profit** in 1998 was **RP** 322.2 bn, up by 150% from 1997's **RP** 135.7 bn. However, the Indonesian plantation firm has made **RP** 274.599 bn of pre tax loss in 1998 following high **interest expenses** (**RP** 139.8 bn) and foreign exchange losses (**RP** 521 bn) in 1998.

COMPANY: LONSUM; PP LONDON SUMATRA PLANTATION

EVENT: Company Reports & Accounts (83);
COUNTRY: Indonesia (9INO);

12/5/8 (Item 7 from file: 583)
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09086762

Ugahari raih laba **Rp** 16 miliar
INDONESIA: UGAHARI RECORDED **PROFIT**
Bisnis Indonesia (XAI) 29 Mar 1999 p. 3
Language: INDONESIAN

Indonesia's PT Wahana Jaya Perkasa (Ugahari) <plastic business> announced its unaudited company results for 1998. Its **interest expenses** in 1998 reached **RP** 39.7 bn, while, foreign exchange losses in 1998 were **RP** 12.7 bn. The firm has registered a net sales and gross **profit** of **RP** 229.2 bn and **RP** 73.6 bn, respectively, in 1998. It has recorded a net **profit** of **RP** 16 bn in 1998 compared to a **RP** 11.5 bn loss in 1997.

COMPANY: WAHANA JAYA PERKASA; UGAHARI

PRODUCT: Plastic Products (3070);
EVENT: Company Reports & Accounts (83);
COUNTRY: Indonesia (9INO);

12/5/9 (Item 8 from file: 583)
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09065554

PT Telkom Posts Net **Profit** Of US\$ 128m
INDONESIA: TELKOM'S **PROFIT** INCREDIBLE UP 1.5%
Business Times Malaysia (XAR) 25 Feb 1999 ShippingTimes p.2
Language: ENGLISH

Table below depicts the company results of state-owned PT Telkom of Indonesia in 1998. Table: PT Telkom Figures in RP tn. 1998 1997 % Operating **profit** 2.599 2.526 2.8 Sales 6.600 5.909 11.6 Net **profit** 1.169 1.152 1.5 The Indonesian telephone monopoly attributed its slow growth to the higher **interest expenses** and losses incurred from foreign exchanges during the year.

COMPANY: TELKOM

PRODUCT: Telephone Communications (4811);
 EVENT: Company Reports & Accounts (83);
 COUNTRY: Indonesia (9INO);

12/5/10 (Item 9 from file: 583)
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09065459

Die Hypo-Vereinsbank zeigt ein enttäuschendes Ergebnis
 GERMANY: HYPOVEREINSBANK BELOW EXPECTATIONS
 Frankfurter Allgemeine Zeitung (FA) 24 Feb 1999 p.21
 Language: GERMAN

Newly created Bayerische Hypo- und Vereinsbank will not meet expectations in the first year of its existence. According to preliminary statements, **profits** will stagnate, costs will exceed expectations and **risk provisions** will be higher than announced earlier. The dividend will remain unchanged. The group for the first time prepared its balance sheet according to IAS and so that results are hardly comparable. The balance sheet total rose from DM 831bn to DM 901bn and the net **profit** for the year increased from DM 1.8bn to DM 3.8bn. **Net interest revenues** rose by 5.3% to DM 9.8bn. At the same time, however, **risk provisions** were increased to DM 3.2bn, against DM 2.7bn in the previous year.

COMPANY: HYPOVEREINSBANK; BAYERISCHE HYPO- UND VEREINSBANK

PRODUCT: Banking Institutions (6010);
 EVENT: Company Reports & Accounts (83);
 COUNTRY: Germany (4GER);

12/5/11 (Item 10 from file: 583)
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09026012

PT Bimantara Citra
 INDONESIA: NET LOSS FOR BIMANTARA CITRA
 The Asian Wall Street Journal (XKO) 01 Dec 1998 p.5
 Language: ENGLISH

Indonesia based PT Bimantara Citra <involved in automotive sector> has recorded RP 1.266 tn of consolidated revenue for the first nine-month of 1998, a 35% jump from RP 936.6 bn for the 9-month in 1997. High **interest expenses** which reached RP 320.56 bn has hit the firm. RP 45.59 bn of net loss was recorded for the first 9-month in 1998 compared to a RP 100.96 bn net **profit** for the same period in 1997. The firm also suffered RP 117.56 bn of foreign exchange loss for the first 9-month in 1998.

COMPANY: BIMANTARA CITRA

PRODUCT: Motor Vehicles & Parts (3710);
 EVENT: Company Reports & Accounts (83);
 COUNTRY: Indonesia (9INO);

12/5/12 (Item 11 from file: 583)
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09015846

Earnings briefs

INDONESIA: INDOFOOD POSTS **PROFIT** FOR 9-MONTH
 The Asian Wall Street Journal (XKO) 10 Nov 1998 p.9
 Language: ENGLISH

Indonesian food producer, PT Indofood Sukses Makmur's 6.2 bn packs of instant noodle sales and higher export revenues for the group have contributed to a **RP** 81.8 bn net **profit** for the first 9-month of 1998. The firm posted **RP** 456.2 bn net loss for the same period in 1997. For the first 9-month in 1998, it recorded **RP** 1.64 tn of core operating **profit** against **RP** 618 bn for the same period in 1997. Its sales for the same period has jumped to **RP** 6.365 tn, up 81%. The better results have partly alleviate the firm's foreign exchange losses (**RP** 781.7 bn) and high **interest expenses** (**RP** 842.5 bn). *

COMPANY: INDOFOOD SUKSES MAKMUR

PRODUCT: Dried & Dehydrated Foods (2034); Ready Prepared Meals (2000RP);
 EVENT: Company Reports & Accounts (83);
 COUNTRY: Indonesia (9INO);

12/5/13 (Item 12 from file: 583)
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06682590

Coal producer steams ahead in tough year
 AUSTRALIA: QCT SAW **PROFIT** UP 8%

The Australian Financial Review (AFR) 03 Sep 1998 P.22

Australia's QCT Resources reported that net **profit** inched up 8% to AU\$ 45.7 mn for 1997-98. Operating **profit** after tax but before abnormal items shot up 65% to AU\$ 69 mn, thanks to improved sales, lower costs and devaluation of Australian dollar against the US dollar which offset the lower US price for coal and higher **interest expense** charges. Sales, on the other hand, increased from AU\$ 792.3 mn to AU\$ 949.8 mn in 1997-98. The average dip in prices of coal in US dollar of about 6% had been offset by lower costs of production. Prices are expected to fall further in the short term in the light of the forecasts for global consumption of steel and electricity as well as an oversupply of coal. On a brighter note, further fall in operation costs as well as the abolishment of the **de facto** royalty of some mines are expected to counter the undesirable impact of falling prices. /ESMERK/ENGLISH/AS.LKH

COMPANY: QCT RESOURCES
 EVENT: Company Reports & Accounts (83);
 COUNTRY: Australia (9AUS);

12/5/14 (Item 13 from file: 583)
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06621591
 Packaging firm Steniel turns around from losses, nets PP 8.3 mn
 PHILIPPINE: STENIEL MAKES TURN AROUND
 Manila Bulletin (XAZ) 28 Apr 1998 B-5
 Language: ENGLISH

Philippine packaging firm Steniel Manufacturing Corp has posted a consolidated **profit** of PP 8.3 mn for the first quarter of 1998 compared to losses of PP 52 mn recorded for the same period in 1997. The company's sales rose 16% to PP 758 mn for the period from PP 653 mn last year. Sales rose significantly in the Cagayan **de** Oro and Cebu. The company has closed its old corrugated carton Cainta plant and has integrated all Luzon operations in one plant at Cavite. The firm posted PP 25 mn in foreign exchange gains for the period but its **interest expense** increased by 65% to PP 72 mn in 1998 from PP 43 mn in 1997.

COMPANY: STENIEL MANUFACTURING

EVENT: Company Reports & Accounts (83);
 COUNTRY: Philippines (9PHI);

12/5/15 (Item 14 from file: 583)
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06561722
 Lippo Cikarang **profit** falls, CMNP books loss
 INDONESIA: RP 35.3 BN LOSS FOR MULTIPOLAR
 Indonesian Times (XAJ) 11 Dec 1997 p.10
 Language: ENGLISH

A loss of RP 35.3 bn (US\$ 12.6 mn) has been recorded by the retail arm of Lippo Group, PT Multipolar, from January to September 1997 in Indonesia. The reason for the loss is mainly the increased foreign exchange losses and higher **interest expenses** for the period. Table: Incomes and expenses of Multipolar from January to September 1997 (RP) Item 1997 1996 Extraordinary 67.30 bn / charge Foreign exchange 15.37 bn 71.60 mn losses **Interest expenses** 71.54 bn 1.50 bn **Profit** /loss -35.30 bn 2.36 bn

COMPANY: MULTIPOLAR; LIPPO GROUP

EVENT: Company Reports & Accounts (83);
 COUNTRY: Indonesia (9INO);

12/5/16 (Item 15 from file: 583)
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06518667
 G-Banque: bZnZfice en hausse malgrZ les taux et les prZpensions
 BELGIUM: GENERALE DE BANQUE IN 1ST HALF OF 1997
 L'Echo (EB) 10 Sep 1997 p. 7

Language: FRENCH

Belgian retail bank GznZrale de Banque made a gross **profit** of BFr 29.8bn in the first half of 1997, which was down by 1.3% compared to the same period of 1996. Gross consolidated revenue, which is made up of **interest revenue** and other receipts, increased by 3.9% to BFr 72.3bn while the banking group's general expenses increased by 7.9% to BFr 42.5bn. The bank's group net **profit** was up by 16.1% to BFr 8.48bn and it expects to repeat that performance in the second half of 1997. GznZrale de Banque surpassed its aim of achieving a return on capital of 12.5% for the first six months of 1997 with 12.8%. Geographically speaking, the bank's inner circle (Belgium) accounted for 46% of its interim **profit**. The bank's second circle, which includes its Dutch, Luxembourg and French subsidiaries, brought in 34% of the net **profit**. The third circle, which incorporates GznZrale de Banque's business in Italy, Portugal, Switzerland, Spain and Guernsey made up 6% of the total while business from other continents accounted for the remaining 14% of the bank's net **profit** (Generale Belgian Bank of Hong Kong made up 12% of the group's entire **profits** alone).

COMPANY: GENERALE DE BANQUE; GENERALE BELGIAN BANK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);

EVENT: Company Reports & Accounts (83);

COUNTRY: Belgium (4BEL);

12/5/17 (Item 16 from file: 583)
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06517412
 US\$450m Indon road project to tap SES for funds
 SINGAPORE: FLOTATION MULLED BY INDONESIAN
 Business Times (XBA) 09 Sep 1997 P.1
 Language: ENGLISH

Owing to high **interest expense** in Indonesia which are due to the financial turmoil in the region, PT Bukaka Teknik Utama will like to float its US\$ 450 mn toll-road project that will link West Java with Sukabumi, Indonesia, on the Foreign board of Singapore bourse. The Indonesian firm, which is on the Jakarta bourse, made a net **profit** of Rp 45.5 bn in 1996 while revenue stood at Rp 393 bn. Besides being a prominent player in building boarding ramps for airports, Bukaka Teknik Utama is engaged in design/engineering, manufacture and building in the sectors of telecommunications, energy and transportation including its joint venture, Bukaka SingTel, with Singapore Telecom (which owns a 40% interest in the project), to build and operate 403,000 lines in Indonesia for 30 years.

COMPANY: BUKAKA TEKNIK UTAMA

PRODUCT: Highways & Streets Constructn (1611);
 EVENT: Company Financial Data (80); Planning & Information (22);
 COUNTRY: Indonesia (9INO); Singapore (9SIN);

12/5/18 (Item 17 from file: 583)
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06409377

Speciality fats enhancing chocolate consumption

INDONESIA: CAHAYA KALBAR TO RAISE OUTPUTS

Asian Money & Finance (XCY) Nov 1996 P.86

Language: ENGLISH

Cahaya Kalbar, the only maker of speciality fats in Indonesia, will raise its cocoa bean outputs from the present 310,000 tonnes to 400,000 tonnes, or 20% of the global output, by 2000. 17% of the firm's existing output are processed in Indonesia. The Asian nation is expected to emerge as the top maker of palm oil in the world by 2010 with an output of 12 mn tonnes. Presently, most of the palm oil made are exported in the form of processed cooking oil or crude palm oil. Palm kernel oil and palm oil may be processed into speciality fats using palm oil and illipe butter available in the nation. The Indonesian firm expects to earn **Rp** 12.31 bn in net **profit** in 1996 due to less **interest expenses** and higher sales. In addition, it will reduce its debts with the funds (**Rp** 37.5 bn) raised from its initial public offering in June 1996. Speciality fats, instead of cocoa butter, are used in the making of chocolates and other bakery goods as they are less expensive.

COMPANY: CAHAYA KALBAR

PRODUCT: Fats & Oils (2070);

EVENT: Plant/Facilities/Equipment (44); Planning & Information (22);

COUNTRY: Indonesia (9INO);

12/5/19 (Item 18 from file: 583)

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05998628

Lippobank expects another surge in **profits** this yearINDONESIA: LIPPOBANK'S **PROFIT** TO GO UP AGAIN

The Jakarta Post (XAK) 11 May 1994 P.9

Language: ENGLISH

PT Lippobank in Indonesia posted an after-tax **profit** of **Rp** 42.43 bn in 1993, a jump of 32.3% from 1992's figure. Its before-tax **profit** rose from **Rp** 48.94 bn to **Rp** 66.04 bn. The increase is due partially to a surge in fee-based revenues to **Rp** 37.27 bn, a 63.5% jump. The **net interest revenues** climbed from **Rp** 218.26 bn in previous year to **Rp** 261.7 bn in 1993. The bank's return on equity ratio also went up. It expects its **profit** to increase by 25% in 1994 and its fee-based revenues to increase by 30%. It will pay a cash dividend of **Rp** 60 a share soon. Meanwhile, it plans to shift its operational headquarters to the 20-storey Asia Tower at Lippo Village in Karawaci. The move will cost USD 13 mn. The new office will start operations in September or December 1993.

COMPANY: LIPPOBANK

PRODUCT: Banking Institutions (6010);

EVENT: Planning & Information (22); Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/20 (Item 19 from file: 583)

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05856677

Banco Exterior Posts 10% Earnings Increase
 SPAIN: BANCO EXTERIOR SEES QUARTERLY **PROFIT** RISE
 Wall Street Journal Europe (WSJ) 14 May 1993 p.22
 Language: ENGLISH

Banco Exterior, the Spanish bank, reports a group net **profit** of Pta 7.95bn for the first quarter of 1993, a rise of 10% from Pta 7.22bn a year earlier, with net interest income up 3.5% to Pta 28.43bn, and operating **profit** up 19% to Pta 12.18bn. Banco Exterior, part of the Argentaria Corp Bancaria **de** Espana banking group, added that gross interest income rose 12% to Pta 118.41bn, with **interest expenses** up by 15% to Pta 89.98bn.

COMPANY: ARGENTARIA; BANCO EXTERIOR

PRODUCT: Banking Institutions (6010);
 EVENT: Company Reports & Accounts (83);
 COUNTRY: Spain (4SPA);

12/5/21 (Item 20 from file: 583)
 DIALOG(R)File 583:Gale Group Globalbase(TM)
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05010345

Chute du benefice du CA **de** Haute-Savoie
 FRANCE - FALL IN **PROFIT** FOR CA **DE** HAUTE-SAVOIE IN 1991
 Agence Economique & Financiere (AEF) 26 March 1992 p4
 ISSN: 0755-1940
 Language: French

Credit Agricole **de** Haute-Savoie made a net **profit** of FFr43 mil in 1991, down 57% from FFr101 mil in 1990, as a result of an increase in risks, a tax law suit and the effects of a tax audit. Operating provisions reached FFr185 mil, up 68% on 1990, while provisions for risks reached FFr101 mil in 1991 vs FFr77.4 mil in 1990. The **value of funds** collected by Credit Agricole **de** Haute-Savoie rose to FFr14.8 bil in 1991, up 5% on 1990, and the bank's market share increased slightly to 36.5% for loans and to 29.7% for deposits. Credit Agricole **de** Haute-Savoie increased its net banking **profit** by 7% to FFr723 mil in 1991, and gross operating **profit** reached over FFr298 mil.**

COMPANY: CREDIT AGRICOLE **DE** HAUTE-SAVOIE

PRODUCT: Banking Institutions (6010);
 EVENT: COMPANY REPORTS & ACCOUNTS - ANNUAL (83); MARKET SHARE (60);
 COUNTRY: France (4FRA); Northern Europe (414); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/22 (Item 21 from file: 583)
 DIALOG(R)File 583:Gale Group Globalbase(TM)
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04060500

Barclays and NatWest suffer
 UK - BARCLAYS HAS 1990 AND 1991 **PROFIT** FORECASTS DOWNGRADED
 Times (TS) 30 January 1991 p23

Barclays (UK), clearing bank, has had its **profit** forecast for FY to end December 1990 downgraded to GBP672 mil vs GBP895 mil by Barclays **de Zoete Wedd** (BZW). BZW has downgraded its 1991 forecast to GBP485 mil vs GBP840 mil. BZW has been one of Barclays' worst performing divisions, and it is expected to make further redundancies during 1991. Separately, NatWest Bancorp (US), subsidiary of National Westminster Bank, has reported a USDlr352.4 mil loss in 1990 vs **profit** of USDlr135.5 mil in 1989. Its net revenue increased to USDlr737.5 mil vs GBP710.5 mil, while non- **interest revenue** declined to USDlr247.7 mil vs USDlr278.6 mil.**

PRODUCT: Financial Services (6000);
 EVENT: COMPANY FINANCIAL DATA (80);
 COUNTRY: United States (1USA); United Kingdom (4UK); Northern Europe (414); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/23 (Item 22 from file: 583)
 DIALOG(R)File 583:Gale Group Globalbase(TM)
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04056582
 24% INCREASE IN BANCO EXTERIOR GROUP NET **PROFIT**
 SPAIN - 24% INCREASE IN BANCO EXTERIOR GROUP NET **PROFIT**
 Wall Street Journal Europe (WSJ) 26 January 1991 p15

Banco Exterior **de Espana** (Spain), the Spanish state-controlled bank, achieved a group net **profit** of Pta13.9 bil in 1990, up 24% on 1989. **Net interest revenue** reached Pta105.4 bil, up 8.9%, while other income reached Pta7.7 bil, up 32%. Banco Exterior's operating income was up 8.2% to Pta61.7 bil, while pre-tax **profit** was up 22% to Pta20.5 bil. The bank's financial expenses were up 1.4% to Pta193.4 bil, a modest rise which analysts attribute to Banco Exterior's strategy of building up its profitable retail banking business at the expense of its subsidized export financing activities. Banco Exterior's **profit** is particularly good since, unlike Spain's other big banks, it is still making provisions for pension funds to meet the pension-fund requirements of the Bank of Spain. The increase in net **profits** highlights the success of Banco Exterior's reorganisation plan begun two years ago.

PRODUCT: Financial Services (6000);
 EVENT: COMPANY FINANCIAL DATA (80);
 COUNTRY: Spain (4SPA); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420);

12/5/24 (Item 23 from file: 583)
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02900435
 1ST HALF 1989 **PROFIT** UP FOR INDOSUEZ UNIT
 NETHERLANDS - 1ST HALF 1989 **PROFIT** UP FOR INDOSUEZ UNIT
 Echo de la Bourse (EB) 24 August 1989 p3
 Language: French

Banque **de Suez** Nederland (Netherlands), unit of Indosuez (France), banking group, reports net **profit** of DF1 5.5 mil in 1st half 1989, up 34% vs a year earlier, with gross margin up 24% to DF1 10.6 mil. The balance

sheet amounted to DFL 2.7 bil, up 22% vs a year earlier. **Interest revenue** was up 15% to DFL 14.4 mil and commission revenue rose 21% to DFL 5.4 mil. Revenue from other products rose 7% to DFL 6.4 mil while charges rose 8% to DFL 15.6 mil.

PRODUCT: Financial Services (6000);
EVENT: COMPANY FINANCIAL DATA (80);
COUNTRY: Netherlands (4NET); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420);

12/5/25 (Item 24 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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02896266
1989 **PROFIT** UP FOR BANQUE **DE** SUEZ NEDERLAND
NETHERLANDS - 1989 **PROFIT** UP FOR BANQUE **DE** SUEZ NEDERLAND
Echo de la Bourse (EB) 24 August 1989 p3
Language: French

Banque de Suez Nederland, unit of Indosuez (France), reports 1st half 1989 net **profit** of DFL 5.5 mil, up 34% vs a year earlier, with gross margin up 24% to DFL 10.6 mil. The balance sheet was worth DFL 2.7 bil, up 22%. **Interest revenue** amounted to DFL 14.4 mil, up 15%, while deposits were DFL 5.4 mil, up 21%. Revenue from other products amounted to DFL 6.4 mil, up 7%. Charges rose 8% to DFL 15.6 mil.

PRODUCT: Financial Services (6000);
EVENT: COMPANY FINANCIAL DATA (80);
COUNTRY: Netherlands (4NET); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420);

Set	Items	Description
S1	3170494	PROFIT OR PROFITS OR PROFITABILITY
S2	213697	NET() INTEREST() REVENUE? OR NIR OR INTEREST() REVENUE? OR COST(1W) FUND? ? OR VALUE(1W) FUND? ? OR INTEREST() EXPENSE? OR EARNING(2N) EQUITY OR ALLOCATED() BALANCE? ?
S3	78840	OTHER() REVENUE? OR ACTUAL(1N) REVENUE? OR EXPECTED(1N) REVENUE? OR REVENUE(1N) FOREGONE
S4	2409215	DIRECT(1N) EXPENSE? OR DE
S5	720837	INDIRECT(1N) EXPENSE? OR IE
S6	93658	RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S7	0	S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8	12140	S1 AND S6
S9	845	S8 AND S2
S10	107	S9 AND S3
S11	19	S10 AND S4
S12	19	S11 AND (S4 OR S5)
S13	1	S12 NOT PY>2000
S14	1	RD (unique items)
S15	2	S10 NOT PY>2000

File 20:Dialog Global Reporter 1997-2006/Sep 29
(c) 2006 Dialog

15/3,K/1

DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

13647267 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Banco Sntndr Central - 9 Mths Results - Part 2
 REGULATORY NEWS SERVICE
 November 03, 2000
 JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT
 WORD COUNT: 6549

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Jan, Sep. 1999 Variation 00/99 Pta. MM. Euro MM. %ATA Euro MM. %ATA
 Amount (%)

Interest revenues 3,551,022 21,342.1 9.53 14,350.4 7.80 6,991...

...Dividends 54,311 326.4 0.15 274.8 0.15 51.6 18.76 **Interest expenses**
 (2,617,249)(15,730.0)(7.02) (9,592.4)(5.21) (6,137.6) 63.98 **Net**
Interest revenue 988,084 5,938.5 2.65 5,032.8 2.73 905.7 18...

...million

Income statement 1999 2000 2nd quarter 4th quarter 1st quarter 2nd
 quarter 3rd quarter

Interest revenues 4,573.3 5,261.6 4,853.7 6,878.3 9,610.1
 Dividends 79.4 56.8 87.6 189.9 48.9 **Interest expenses** (2,960.0)
 (3,681.4) (3,229.9) (5,056.5) (7,443.5) **Net interest revenue** 1,692.6
 1,637.1 1,711.4 2,011.7 2,215.5...statement reflects growth in all revenue
 and income lines and significant improvements in efficiency and
profitability ratios. Net attributable income rose 35.6% to EUR 1,641.8
 million (Pta. 273...)

... net operating income and net attributable income and an improved
 efficiency ratio.

- The increase in **profitability**, both ROA and ROE, with ROA at 1.01%
 (0.91% at September 30, 1999...).

...of 71% and 67% respectively (natural business growth and acquisitions).

Santander Central Hispano Consolidated Results

Net interest revenue : growth in all quarters this year

Group **net interest revenue** rose 18.0% to EUR 5,938.5 million.
 Growth came from the rise in...

...in trend in customer spreads during the course of this year.

This performance resulted in **net interest revenue** in the third
 quarter, even excluding the new incorporations, recording a higher figure
 than in the previous quarter. On a like-for-like basis **net interest**
revenue increased in each of the last three quarters.

Excluding new incorporations, which contributed EUR 745.5 million, and
 the favorable exchange rate impact, **net interest revenue** remained
 flat compared to 1999. This is mainly due to the increase in the cost...

...35 12.36 6.95 Other assets 10.91 0.00 10.47 0.00 **Other revenue** 0.00
 2.50 0.00 0.95 Total 100.00 9.68 100.00 7.95

Average cost of funds

January - September 2000 January - September 1999 (%) Weight Av. rate
 Weight Av. rate

Due to banks... incorporations and the favorable impact of exchange
 rates.

Basic revenue: 20.2% growth due to **net interest revenue** and net

fees and commissions Due to the growth in **net interest revenue** and net fees and commissions, basic revenue rose 20.2% in the first nine months ...

... s total (excluding Corporate Activities) and the high relative share of the most recurrent revenue (**net interest revenue** and net fees and commissions), which accounted for 95% of net operating revenue. The figure ...provisions for loan-losses: lower generic and country-risk allocation

Net loan-loss and country- **risk provisions** totaled EUR 650.8 million, 13.8% lower than in the first nine months of...

... new regulation regarding provisions for statistical coverage of loan-losses.

Net loan-loss and country **risk provisions**

January - September 2000 Jan.-Sep.99 Variation 2000/1999 Pta.MM. Euro MM. Euro MM... been extended to all the banks and the level of provisions made, which exceeds expected **future loss**, responds to a conservative coverage policy

NPL coverage was 113.7% for the Group Excluding...

15/3,K/2

DIALOG(R)File 20:Dialog Global Reporter
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10160250 (USE FORMAT 7 OR 9 FOR FULLTEXT)

State firms suffer losses of \$6.39b

JAKARTA POST, p1

March 21, 2000

JOURNAL CODE: FJKP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 571

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Bambang Sudibyo said on Monday that 20 state-owned companies suffered combined financial losses of **Rp** 47.65 trillion (US\$6.39 billion) last year.

The giant Bank Mandiri experienced the largest loss of **Rp** 38.86 trillion, followed by the publicly listed Bank Negara Indonesia (BNI) with **Rp** 10.20 trillion.

... primary reason for the losses of the state banks was the negative spread between their **interest expenses** and interest earnings.

He also said that Bank Rakyat Indonesia (BRI) gained a financial loss of **Rp** 1.41 billion in 1999.

Bank Indonesia stated in its 1999 annual report that the country's banking sector was still in the red last year although **profitability** had slightly improved, particularly after domestic interest rates steadily declined.

The central bank said the cumulative loss (before tax) of the banking sector last year was **Rp** 91.7 trillion, but this was 48.68 percent lower compared to **Rp** 178.7 trillion in the previous year.

Bank Mandiri is the country's largest bank...

...Indonesia (Bapindo).

The government completed Bank Mandiri's recapitalization in 1999 by injecting bonds worth **Rp** 178 trillion, boosting its capital adequacy ratio (CAR) to more than 12.44 percent.

The...

...of state banks.

The government will also soon recapitalize Bank BNI by injecting bonds worth **Rp** 52.8 trillion.

The bank was hit last year by a controversy when a minister alleged that former president Soeharto intervened in the channeling of **Rp** 9.6 trillion in loans from the bank to the textile conglomerate Texmaco Group.

Much...

...bad loan category.

Bambang added that the airline PT Merpati Nusantara booked a loss of **Rp** 48.70 billion, mainly because the rupiah-based tariff could not cover its dollar-based...

... said other state-owned firms which suffered big losses included paper company PT Kertas Letjes (**Rp** 193.65 billion), glass maker PT Industri Gelas (**Rp** 58.39 billion), housing construction firm PT Pembangunan Perumahan (**Rp** 99 billion), and plantation firms PTPN XIV (**Rp** 39.37 billion), and PTPN XI (35.65 billion).

Bambang stated that these companies were...

...remaining 120 state firms.

Elsewhere, Bambang said the Indonesian Bank Restructuring Agency (IBRA) had raised **Rp** 11.41 trillion as of January 2000 against its **Rp** 17 trillion target. **Rp** 3.67 trillion had come from the sale of its fixed assets, **Rp** 5.51 trillion from the recovery of bank non-performing loans (NPLs) under its management, and the remainder from **other revenue sources**.

Around **Rp** 5.59 trillion is expected to be earned from the sale of its 45 percent...

...the selling of the government bank recapitalization bonds.

"IBRA will be able to meet its **Rp** 17 trillion revenue target in the current 1999/2000 budget year (ending this month)," Bambang...

Set Items Description
S1 1541767 PROFIT OR PROFITS OR PROFITABILITY
S2 262580 NET()INTEREST()REVENUE? OR NIR OR INTEREST()REVENUE? OR CO-
 ST(1W)FUND? ? OR VALUE(1W)FUND? ? OR INTEREST()EXPENSE? OR EA-
 RNING(2N)EQUITY OR ALLOCATED()BALANCE? ?
S3 51916 OTHER()REVENUE? OR ACTUAL(1N)REVENUE? OR EXPECTED(1N)REVEN-
 UUE? OR REVENUE(1N)FOREGONE
S4 561443 DIRECT(1N)EXPENSE? OR DE
S5 37525 INDIRECT(1N)EXPENSE? OR IE
S6 14220 RISK()PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S7 3 S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8 3 RD (unique items)
File 15:ABI/Inform(R) 1971-2006/Sep 29
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 (c) 2006 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
File 476:Financial Times Fulltext 1982-2006/Sep 30
 (c) 2006 Financial Times Ltd
File 613:PR Newswire 1999-2006/Sep 29
 (c) 2006 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2006/Sep 26
 (c) 2006 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2006/Sep 29
 (c) 2006 McGraw-Hill Co. Inc

8/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02377102 115271751

Cross-selling in the financial sector: Customer profitability is key
Jarrar, Yasar F; Neely, Andy
Journal of Targeting, Measurement & Analysis for Marketing v10n3 PP:
282-296 Mar 2002
ISSN: 0967-3237 JRNL CODE: JTMM
WORD COUNT: 6593

Cross-selling in the financial sector: Customer profitability is key
...TEXT: closer to customers. Hence, there is little consistency on how CRM fits into an organisation, **ie** is it customer care, marketing, sales, all of those, others? In essence, CRM aims to increase the **profitability** of the customer portfolio. This may comprise many elements like customer acquisition, price, cost to...

...business rules developed, and the data map. Moreover, the paper explores the role of customer **profitability** data within the framework and thus provides the context for using such information in a...complicated and will only be beneficial if it is approached in a well-planned manner, **ie** it can be a successful venture, or an expensive mistake depending on how well the...

...is to understand customers so the organisation can tailor any offering to them, at a **profit** : what are they buying, what would they buy, what financial products are they buying from...points.

9. Customer segmentation - once a single view of the customer base and their potential **profitability** is in place it is possible to identify and segment the target market. Segmentation of future target groups can be based on customer need, behaviour and value.³⁷

10. Customer **profitability** - among many others, Gartner Group research³⁸ has illustrated that customer **profitability** analysis can form the cornerstone of successful CRM. It has been argued that cross-selling can actually be detrimental to an institution unless it is tied in closely to customer **profitability** analysis. In other words, selling more products to an unprofitable customer may simply make that...

...organisation to concentrate on the types of customers who are more likely to generate meaningful **profits** for the business'.⁴⁰ Research revealed that 20 to 30 per cent of customers produce the most **profit** for a bank. Another 20 to 30 per cent are typically moderately to wildly unprofitable...

...the number of products per person, are unlikely to increase the bottom line.⁴³ Different **profitability** categorisations require different emphasis on retention, cross-sell and service modifications. Figure 2 shows current customer **profitability** (white bars), and the potential (black bars) at a UK building society.⁴⁴ By showing the opportunity lost, and the potential **profit**, the figure clearly reveals the need to re-design the marketing and targeting plans based on customer **profitability** measures.

Organisations that decide on major investment in CRM technology should pause and ask themselves...

...over half the national sample (52.2 per cent) report they do not measure customer **profitability** . Of those banks that do measure it, half do not take any action based on...

...so will result in ignorance about how marketing, sales and service decisions are affecting overall **profitability** and the lack of a mechanism for refining initiatives to increase customer value. Gartner Group46...

...lines because they will fail to measure the effectiveness of their CRM initiatives based on **profitability** contribution. Therefore, to be sure that their CRM initiatives are increasing **profitability**, banks must close the loop and measure the results of their CRM efforts based on **profitability**. Many banks measure marketing, sales and service initiatives, but few measure them based on **profitability**.⁴⁷ Research indicates that banks have been slow to use **profitability** analysis as a measure of success for marketing campaigns and cross-selling. According to a...

...Less than 35 per cent of the responding banks measured the results based on the **profitability** contribution to sales overall or the contribution of sales to individual customer **profitability**. For cross-sell campaigns, banks predominately measured results based on the number of cross-sells...

...one quarter measured cross-sell effectiveness based on the contribution of cross-sell to overall **profitability** or to individual **profitability**.

Calculations of current customer **profitability**, however, are not trivial and because banks face competing priorities, these calculations will be difficult to develop. In trying to understand customer **profitability** many organisations attempt ...followed to provide a clearer picture⁵⁰ to attempt to understand the actual customer cost and **profitability** over the relationship timeframe (long-term value, LTV). An example was presented by NCR. Sitting atop NCR's Teradata data warehouses, 'value analyzer' measures **profit** at a very granular level by rating individual customer accounts based on five factors of income, expense and risk. These include **net interest revenue**, fee-based and **other revenues**, **direct expenses** (such as those related to transaction processing), **indirect expenses** and the anticipated risk associated with each account (based on NCR's **risk - provisioning** module); plus, to customise the system, the bank has also added a sixth factor: cost...

...develop an overall score for each account. Value Analyzer's primary purpose is to measure **profitability** as part of a bank's CRM strategy. The software supplies information about what customers...divert rich sources of customer intelligence outside the purview of the institutions'.⁵⁶

6. Customer **profitability** analysis -- some have argued that cross-selling can actually be detrimental to an institution unless it is tied closely to customer **profitability** analysis. In other words, selling more products to an unprofitable customer may simply make that customer even more unprofitable. Moreover, once an efficient system is in place to understand customer **profitability**, the bank will face issues regarding what to do with unprofitable customers, and how to...

...will include channels of contact, products and service mixes delivered, charges, etc. In discussing customer **profitability** analysis (CPA) and long-term value (LTV), there needs to be recognition of the fact...

...real-time (or as close as possible) information system, that is centred around individual customer **profitability**, to help staff understand all they need about the customer.

It is clear that customer **profitability** analysis can be used to drive customer relationship management initiatives. Yet, CRM initiatives should

not just start with customer **profitability** analysis, they should end with it as well.

References

1 Anonymous (2001a) 'CRM in a...2000) op. cit. 33 Martocci (2000) op. cit.

34 Curley, B. (2000) 'Royal Bank unearths **profitability** solution', Bank Systems & Technology, April.

35 Ratcliff, P. (2000) 'Managing deeper relationships', Mortgage Banking. Vol...
...Vol. 151, Iss. 11, p. 135.

42 Collins, K. (2000) 'Managing customer relationships for increased **profitability**', Gartner Group (FSCI SPA-12-5880), December.

43 Ibid.

44 Forsyth (1998) op. cit.

45 Cocheo (2000) op. cit.

46 Collins, K. (2000) 'Measuring CRaM success based on **profitability**', Gartner Group.

47 Ibid. 48 Ibid.

49 Meltzer, M. (2000) 'Customer **profitability** information just isn't enough', CRM Forum Resources, www.crm-forum.com

50 Ibid.

51...

8/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02010676 51555279
Royal Bank unearths profitability solution
Curley, Bob
Bank Systems & Technology v37n4 PP: 26 Apr 2000
ISSN: 1045-9472 JRNL CODE: BSE
WORD COUNT: 496

Royal Bank unearths profitability solution

...DESCRIPTORS: **Profitability** ;

...ABSTRACT: large user, Royal Bank of Canada, has found the software to be valuable in measuring **profitability** across the enterprise - thanks to its ability to assess information at the account level, without downward aggregation. Sitting atop of NCR's Teradata data warehouses, Value Analyzer measures **profit** at a very granular level by rating individual customer accounts based on 5 factors of...

...TEXT: large user, Royal Bank of Canada, has found the software to be valuable in measuring **profitability** across the enterprise - thanks to its ability to assess information at the account level, without downward

aggregation.

Sitting atop of NCR's Teradata data warehouses, Value Analyzer measures **profit** at a very granular level by rating individual customer accounts based on five factors of income, expense and risk. These include **net interest revenue**, fee-based and **other revenues**, **direct expenses** (such as those related to transaction processing), **indirect expenses** and the anticipated risk associated with each account (based on NCR's **risk - provisioning** module). Value Analyzer generates a score for each of these measures to develop an overall score for each account.

Value Analyzer's primary purpose is to measure **profitability** as part of a bank's CRM strategy. Cathy Burrows, senior manager for CRM at...

...scoring is done at the account level, the data also can be used to measure **profitability** for products and channels, according to John Parker, senior business consultant for **profitability** at NCR, Dayton, Ohio.

Burrows agreed. "Value Analyzer goes well beyond client **profitability**," she said. "The event-level transactional detail is phenomenal." Royal Bank is using the solution...

...warehouse. That ensures that "everybody is talking from the same page" in terms of measuring **profitability**, noted Burrows.

NCR's Parker said Value Analyzer's scoring is largely dependent upon an...

...customize Value Analyzer. Burrows, for example, said a sixth major factor should be figured into **profitability** measures: cost of capital. So Royal Bank has tweaked its version of Value Analyzer accordingly...

...and update transfer rates on a monthly basis. Previously, the bank had to base its **profitability** estimates on cost data that was 2 years old.

Royal Bank has been using NCR...

...1995, so Value Analyzer was a logical choice when the bank went looking for a **profitability** solution, Burrows added.

8/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01855075 05-06067
Raising relationships II
Johnson, John R
Bank Marketing v31n6 PP: 30-36 Jun 1999
ISSN: 0888-3149 JRNL CODE: BNM
WORD COUNT: 2881

...TEXT: SHOPPER'S GUIDE

Footnote:

1 Cliff Baggett, CPA, "Presentation of NCR's "Five Factor Atomic **Profit** Metric" to The Brazilian Bankers Association and Brazilian banks", Sao Paulo, Brazil, Week of August...

Set	Items	Description
S1	105728	PROFIT OR PROFITS OR PROFITABILITY
S2	9246	NET() INTEREST() REVENUE? OR NIR OR INTEREST() REVENUE? OR CO-ST(1W) FUND? ? OR VALUE(1W) FUND? ? OR INTEREST() EXPENSE? OR EA-RNING(2N) EQUITY OR ALLOCATED() BALANCE? ?
S3	2484	OTHER() REVENUE? OR ACTUAL(1N) REVENUE? OR EXPECTED(1N) REVENUE? OR REVENUE(1N) FOREGONE
S4	34186	DIRECT(1N) EXPENSE? OR DE
S5	740	INDIRECT(1N) EXPENSE? OR IE
S6	840	RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S7	2	S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8	2	S2 AND S3 AND S4 AND S5 AND S6
S9	2	S7 OR S8
S10	2	RD (unique items)

File 625:American Banker Publications 1981-2006/Sep 29
(c) 2006 American Banker

File 268:Banking Info Source 1981-2006/Sep W4
(c) 2006 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2006/Sep 29
(c) 2006 Bond Buyer

File 267:Finance & Banking Newsletters 2006/Sep 25
(c) 2006 Dialog

10/3,K/1 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00382689 51555279 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Royal Bank unearths profitability solution
Curley, Bob
Bank Systems & Technology, v37, n4, p26, Apr 2000 DOCUMENT TYPE:
Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 496

(USE FORMAT 7 OR 9 FOR FULLTEXT)
Royal Bank unearths profitability solution

...ABSTRACT: large user, Royal Bank of Canada, has found the software to be valuable in measuring **profitability** across the enterprise - thanks to its ability to assess information at the account level, without downward aggregation. Sitting atop of NCR's Teradata data warehouses, Value Analyzer measures **profit** at a very granular level by rating individual customer accounts based on 5 factors of...

TEXT:

...large user, Royal Bank of Canada, has found the software to be valuable in measuring **profitability** across the enterprise - thanks to its ability to assess information at the account level, without...

Sitting atop of NCR's Teradata data warehouses, Value Analyzer measures **profit** at a very granular level by rating individual customer accounts based on five factors of income, expense and risk. These include **net interest revenue**, fee-based and **other revenues**, **direct expenses** (such as those related to transaction processing), **indirect expenses** and the anticipated risk associated with each account (based on NCR's **risk - provisioning** module). Value Analyzer generates a score for each of these measures to develop an overall score for each account.

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Burrows agreed. "Value Analyzer goes well beyond client **profitability**," she said. "The event-level transactional detail is phenomenal." Royal Bank is using the solution...

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NCR's Parker said Value Analyzer's scoring is largely dependent upon an...

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...and update transfer rates on a monthly basis. Previously, the bank had to base its **profitability** estimates on cost data that was 2 years old.

Royal Bank has been using NCR...

...1995, so Value Analyzer was a logical choice when the bank went looking for a **profitability** solution, Burrows added.

...DESCRIPTORS: **Profitability** ;

10/3,K/2 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00366744 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Raising relationships II
Johnson, John R
Bank Marketing, v31, n6, p30-36, Jun 1999 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02881

...ABSTRACT: for selecting the product that the customer is most likely to purchase at the highest **profit** level possible, the institution must get the specific products and incentives to the various touch...

Set	Items	Description
S1	619	PROFIT OR PROFITS OR PROFITABILITY
S2	17	NET() INTEREST() REVENUE? OR NIR OR INTEREST() REVENUE? OR CO-ST(1W) FUND? ? OR VALUE(1W) FUND? ? OR INTEREST() EXPENSE? OR EA-RNING(2N) EQUITY OR ALLOCATED() BALANCE? ?
S3	11	OTHER() REVENUE? OR ACTUAL(1N) REVENUE? OR EXPECTED(1N) REVENUE? OR REVENUE(1N) FOREGONE
S4	176	DIRECT(1N) EXPENSE? OR DE
S5	158	INDIRECT(1N) EXPENSE? OR IE
S6	13	RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S7	0	S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8	0	S2 AND S3 AND S4 AND S5 AND S6
S9	1	S1 AND S6

File 256:TecInfoSource 82-2006/Jan
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9/3,K/1
DIALOG(R)File 256:TecInfoSource
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00154495 DOCUMENT TYPE: Review

PRODUCT NAMES: RP (Rapid Prototyping) (836168)

TITLE: Time for RP Standards
AUTHOR: Waterman, Pamela
SOURCE: Desktop Engineering Magazine, v10 n7 p36(3) Mar 2005
ISSN: 1085-0422
HOME PAGE: <http://www.deskeng.com>

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

REVISION DATE: 20060800

PRODUCT NAMES: RP (Rapid Prototyping...)

TITLE: Time for RP Standards

Organizations developing rapid prototyping (RP) standards include the Society of Manufacturing Engineers Rapid Prototyping & Manufacturing, which has formed the Rapid...

...batch and prediction of how behavioral properties may or may not vary between traditional and RP parts. Carl Dekker, 2004 chairman of the RTAM Steering Committee and president of Met-L...

...are what is needed, says Dekker. Several dozen universities globally are working apace in various RP material and process research efforts. The projects take on parts of the standards muddle. They...

...Laboratory for Freeform Fabrication at the University of Texas at Austin, Texas. The not-for- profit National Center for Manufacturing Sciences (NCMS) in Michigan is supported by industry and the government...

Set Items Description
S1 4203452 PROFIT OR PROFITS OR PROFITABILITY
S2 506542 NET() INTEREST() REVENUE? OR NIR OR INTEREST() REVENUE? OR CO-
 ST(1W) FUND? ? OR VALUE(1W) FUND? ? OR INTEREST() EXPENSE? OR EA-
 RNING(2N) EQUITY OR ALLOCATED() BALANCE? ?
S3 119718 OTHER() REVENUE? OR ACTUAL(1N) REVENUE? OR EXPECTED(1N) REVEN-
 UE? OR REVENUE(1N) FOREGONE
S4 1334519 DIRECT(1N) EXPENSE? OR DE
S5 59937 INDIRECT(1N) EXPENSE? OR IE
S6 61356 RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S7 6 S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8 3 RD (unique items)
S9 3 S2(S)S3(S)S4(S)S5(S)S6
S10 4 S8 OR S9
S11 3 RD (unique items)
File 9:Business & Industry(R) Jul/1994-2006/Sep 28
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File 275:Gale Group Computer DB(TM) 1983-2006/Sep 28
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File 621:Gale Group New Prod.Annou.(R) 1985-2006/Sep 28
 (c) 2006 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2006/Sep 28
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File 16:Gale Group PROMT(R) 1990-2006/Sep 28
 (c) 2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2006/Sep 29
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11/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07296244 Supplier Number: 61791191 (USE FORMAT 7 FOR FULLTEXT)

Royal Bank Unearths Profitability Solution.(Product Information)

Curley, Bob
Bank Systems + Technology, v37, n4, p26
April, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 497

(USE FORMAT 7 FOR FULLTEXT)
Royal Bank Unearths Profitability Solution.(Product Information)

TEXT:

...large user, Royal Bank of Canada, has found the software to be valuable in measuring **profitability** across the enterprise thanks to its ability to assess information at the account level, without...

Sitting atop of NCR's Teradata data warehouses, Value Analyzer measures **profit** at a very granular level by rating individual customer accounts based on five factors of income, expense and risk. These include **net interest revenue**, fee-based and **other revenues**, **direct expenses** (such as those related to transaction processing), **indirect expenses** and the anticipated risk associated with each account (based on NCR's **risk - provisioning** module). Value Analyzer generates a score for each of these measures to develop an overall score for each account.

Value Analyzer's primary purpose is to measure **profitability** as part of a bank's CRM strategy. Cathy Burrows, senior manager for CRM at...

...scoring is done at the account level, the data also can be used to measure **profitability** for products and channels, according to John Parker, senior business consultant for **profitability** at NCR, Dayton, Ohio.

Burrows agreed. "Value Analyzer goes well beyond client **profitability**," she said. "The event-level transactional detail is phenomenal." Royal Bank is using the solution...

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11/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06716006 Supplier Number: 56212927 (USE FORMAT 7 FOR FULLTEXT)

Raising relationships. (Using Predictive Modeling to Connect with Customers) (customer service in the banking industry) (part 2)

Johnson, John R.

Bank Marketing, v31, n6, p30(7)

June, 1999

Language: English Record Type: Fulltext Abstract

Document Type: Magazine/Journal; Trade

Word Count: 3301

... simply stopping at this point ignores the shareholders' stake in the equation.

By not incorporating **profitability** in its modeling, the bank may be selling products to unprofitable customers. **Profitability** is a critical-but-frequently overlooked component of predictive modeling. Estimated **profit** must be constructed for each account type modeled for purchase. Each account in the probability model should also feature estimated **profitability** for each household. Both the estimated **profitability** and probability-of-purchase are needed to make sound strategic decisions.

Estimated **profitability** is the result of more statistical modeling. This time, however, the object is to determine this discussion, a brief overview is necessary.

Five-part **profitability**

Profitability in banks is comprised of many parts. In general, the five essential ones are: **net interest revenue**, **other revenue**, **direct expenses**, **indirect expenses** and **risk provision**.⁽¹⁾

Many of the components, such as balance, fees, service charges, transactions and account life-span can be estimated. The results of **profitability** modeling are not binary, as with the response or ownership areas discussed earlier. Instead, it yields a set of values that can be used in **profitability** calculations.

Other revenue and expense components, such as expense allocations and risk, can be estimated through business modeling. The product of both kinds of modeling is estimated **profit** for each account (interest checking, non-interest checking, savings, etc.).

Once the probability-of-response and estimated **profitability** are available, they can be combined to form additional marketing intelligence. The product of the...

...or loss by the probability of that gain or loss actually occurring is the potential **profit**. This potential- **profit** figure incorporates **profitability** and response and increases the efficiency of targeting.

Because estimated **profitability** is available for each product a customer may purchase, it helps determine how many marketing...

...selling a specific product or service to a specific household. Combining probability-of-response and **profitability** helps eliminate the sale of unprofitable accounts. On the other hand, it helps eliminate the...

...for selecting the product that the customer is most likely to purchase at the highest **profit** level possible, the institution must get the specific products and incentives to the various touch...specific business objectives and work toward them, while generating returns.

With the focus on quarterly **profit**, anything less is intolerable to the shareholders.

SHOPPER'S GUIDE

These companies appear under the...the Bank Marketing Association.

1 Cliff Baggett, CPA, "Presentation of NCR's "Five Factor Atomic Profit Metric" to The Brazilian Bankers Association and Brazilian banks", Sao Paulo, Brazil, Week of August...

11/3, K/3 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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0020714013 SUPPLIER NUMBER: 126169450 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Hungary Business Report Weekly.

Hungary Business Report Weekly, NA
Nov 15, 2004

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 25340 LINE COUNT: 01970

... results for the third quarter of 2004 in the current reporting season, led by record **profits** at blue chips MOL and OTP.
Oil company MOL posted net income of HUF 73...

...by some 50% and more than doubling on the year. As in Q2, MOL's **profitability** in Q3 was helped by a strong contribution from Slovakian subsidiary Slovnaft, high oil prices...

...the decline in domestic fixed-line and international revenues.

Among other companies, better-than-expected **profits** were registered by several mid-cap stocks, such as mortgage bank FHB, pharma producer Egis...

...which posted record earnings. Even with a 1.5% dip Friday as investors reaped recent **profits**, the BUX closed the week 479.75 points or 3.52% higher at 14,100...

...Coca-Cola slipped after reducing its revenue forecast, while Cisco tumbled after reporting lower than **expected revenues**. On the positive side, Intel was up after announcing higher dividend payments and a management...

...while oil firm Total gained after reporting solid earnings. Chipmakers struggled, with Infineon reporting Q3 **profits** that were just half of the market expectation.

International stock performance, week ending 12/11...

...companies posted record quarterly earnings, and promptly rose to record heights on the BSE before **profit** taking got the better of both stocks on Friday.

MOL surpassed all expectations with its...

...a positive market environment, and turned around to post a hefty HUF 2.4 billion **profit** in Q3. The stock attracted little interest, however, and closed 1.3% lower at 4795...

...expectations, as now the norm at the bank, and reported a massive HUF 41 billion **profit** for Q3, bringing the year-to-date bottom line to well over HUF 100 billion surprise, as Q3 **profits** fell 42% to HUF 10.8 billion. With declines unstoppable in Matav's fixed-line business and growth slowing in mobile and data, analysts reduced their **profit** forecasts for the company, while the stock fell 1.2% on the week to 800.

Helped by the upward swing of the chemical cycle, BorsodChem reported solid Q3 **profits** despite the strong forint and a three-week production stoppage in July-August. However, the...

...rose some 17% to record heights in the first three days of the week before **profit** -taking pushed it down to 12400, still an increase of 12.9%

compared to the...

...1375, Synergon slipped 3.3% to 325. Antenna Hungaria continued its solid performance with a **profit** of HUF 410 million in Q3, and the stock rose in lock step with the...

...Hungary's largest commercial bank OTP once again far exceeded analyst expectations, reporting consolidated net **profit** of HUF 108.4 billion for the first nine months under international accounting standards, up...
...consensus forecast (Portfolio), while they also exceed by almost 10% even the most optimistic projection.

Net interest revenues at OTP totaled HUF 194.5 billion in the first nine months, up 61.3% from a year earlier. This was the result of **interest revenues** totaling HUF 320.5 billion and **interest expenses** of HUF 126 billion.

In the third quarter alone, **net interest revenues** reached HUF 69 billion, rising a more moderate but still impressive 37.5% from a year earlier, as interest income was up 58% to HUF 111 billion and **interest expenses** more than doubled to HUF 42 billion.

OTP Bank itself contributed strongly to the group's record income, as the bank showed HUF 98.5 billion net **profit** in Q1-Q3 and HUF 36.4 billion in the third quarter. Total assets rose...

...IFRS, HUF million)

Source: OTP, Interfax calculations.

COMPANY NEWS

OTP satisfied with Q3 results; raises **profit** target to HUF 140-145 billion in 2004

"We are satisfied with OTP's Q3...

...above the banking sector's average.

OTP's management has raised its annual pre-tax **profit** target to HUF 140-145 billion, likely closer to the upper end of this range...

...another 200 bp in 2005, the deputy CEO added.

2005 "not easy," but double-digit **profit** growth projected

Although OTP's 2005 business plan is not yet completed, the bank plans...

...and consolidated total assets by 15-16% next year. Meanwhile, forecasts call for double-digit **profit** growth next year; management would be satisfied with a trend similar to this year's...

...is currently analyzing its options, according to Speder.

COMPANY NEWS

OTP subsidiaries boost pre-tax **profit** by 80% to HUF 29.3 billion in Q1-Q3

Similarly to the parent bank, OTP subsidiaries reported impressive **profit** figures for the first nine months of 2004. Combined pre-tax income of OTP affiliates...

...with the Merkantil group, OTP Mortgage Bank and Bulgaria's DSK contributing most to group **profits**.

Leasing group Merkantil boosted its **profits** by 31.5% to almost HUF 4 billion. Members of the group financed 45,356...

...4%.

Bulgarian DSK group, led by DSK Bank, realized HUF 8.2 billion pre-tax **profit** in the first nine months. DSK Bank alone generated HUF 2.6 billion income in...

...sales in both the retail and corporate segments. Although the bank's contribution to group **profit** is small in volume terms at HUF 574 million for the first nine months, it...

...Q3 2004 (HUF million)

Source: OTP, Interfax calculations

COMPANY NEWS

Mortgage bank FHB's Q3 **profit** above expectations at HUF 2.47 billion - annual target already surpassed

Majority state-owned Land...

...result of HUF 33.5 billion interest income coupled with HUF 22.8 billion in **interest expenses**. The latter showed a larger growth at 112%, while interest income rose by 91.5...

...massive" increase in the refinanced portfolio over the past 12 months, a growth in the **cost of funds** during the year, and the narrowing impact of legislative changes passed in 2003, FHB noted...

...2003, the growth amounted to HUF 90 billion, or 60.7% over the year.

Q4 **profit** to be below that of Q3

FHB also provided guidance on the year's remaining quarter, saying that fourth quarter **profit** will "lag behind the third quarter's figure but will still considerably improve the bank's yearly result." The 2004 **profit** is expected to substantially surpass plans and will be in line with market projections and...

...of additional mortgage bond series and by the issue of new series, thereby optimizing the **cost of funds** in the longest possible term. While the transactions will result in a partial decrease in the **profit** of the fourth quarter of 2004, they will generate an increase in subsequent years' **profit** due to a more favorable liabilities structure, FHB noted.

FHB key figures, Q1-Q3 2004...

...to the planned buyback of mortgage bond issues and the issuance of new series, Q4 **profit** will be below the level of the third quarter's, which showed a bottom line...

...saw a 10.7% decline in net income to HUF 526 million. A slowdown in **profit** growth was already anticipated by the company after the second quarter, when CEO Luigi Mastrapasqua told Interfax the bank had already achieved 76% of the annual **profit** target by June, and foresaw higher costs in H2 due to the opening of new...

...however, were essentially flat at the bank, and showed an increase only at brokerage subsidiary **IE** -New York Broker.

Operating costs were up 16%, due to human resources and property expenses...

...income was the result of the profitable operations of the bank's subsidiaries, primarily brokerage **IE** -New York Broker Rt.

IEB consolidated key figures, Q1-Q3 2004 (HUF million)

Source: Inter...

...average analyst forecasts by some 50% and more than doubling a HUF 30.8 billion **profit** in the same quarter of last year.

As in the first half of the year, MOL's **profitability** in Q3 was helped by higher refining margins and product sales volumes, a ... marketing - exceeded forecasts by some 50%, and was by far the largest contributor to overall **profitability**, at HUF 59.1 billion in the quarter.

In the first three quarters of the...

...chairman Zsolt Hernadi commented.

"The contribution of our regional partners to the group's operating **profit** was even higher than in the second quarter, and represented more than 30% of the..."

...Q3 2004 key figures

MOL Q1-Q3 2004 key figures

Source: MOL

COMPANY NEWS

MOL **profit** growth driven by downstream operations - segment results

The strong Q3 results of Hungarian oil company MOL, released Friday, were dominated by improved **profitability** in the downstream segment, helped by strong refining margins. The new regulatory environment in the...

...gas segment, rising crude prices in the upstream division and favorable currency movements also supported **profit** growth, MOL's flash report indicates.

Refining and Marketing contributed a massive HUF 59.1 billion to overall operating **profit** in Q3, up 176% due mainly to favorable crack spreads as well as the consolidation of Slovnaft, which provided HUF 26.6 billion of the segment's operating **profit**. Consolidated sales volumes grew 4% to 3.16 million tons.

The high **profit** was due to higher sales volumes and favorable crack spreads, a decrease in controllable costs...

...fields were brought into production in the previous quarter.

In all, the segment's operating **profit** more than doubled on the year to HUF 18.9 billion in Q3 and rose...

...gas regulatory regime.

The Natural Gas segment accounted for HUF 12.0 billion in operating **profit**, 24% lower than a year earlier. However, operating income for the first nine months, at...

...due to an improved regulatory environment.

The decline in Q3 was attributed to one-off **profit** recorded in the base period from the sale of MOL's stakes in various natural...

...Q3, bringing the year's total to over HUF 15.1 billion, as the excess **profit** earned on lower import gas prices than anticipated by the regulator will be returned to...

...fetched a higher average price, at HUF 50.7 per cubic meter in Q3.

Operating **profit** in the Petrochemicals segment was HUF 3.9 billion in Q3, reversing a HUF 4...

...Hungary was offset by the restructuring of Slovnaft's petrochemical product portfolio.

The improvement in **profitability** was supported by the weakening dollar against the euro, efficiency improvement measures, and the fact...

...significant increase in sales may be expected next year, Mosonyi noted.

MOL Q3 2004 operating **profit** by segment (HUF million)

Source: MOL

COMPANY NEWS

MOL: Q3 market trends to continue in...

...of the heating season, Mosonyi said.

COMPANY NEWS

Slovenaft sees thirty-fold increase in Q3 **profit** due to synergies within MOL group

MOL's Slovakian subsidiary Slovenaft closed a successful quarter, with the company's net **profit** rising more than 3100% in USD terms, while revenues were up only 52% in the...

...1 million in Q3, up from USD 3.5 million a year earlier. After-tax **profit** totaled USD 240.3 million for the first nine months of 2004, 410% more than...

...was more modest: 52% in Q3 in USD terms and 35% in Q1-Q3.

Impressive **profit** growth was also supported by the fact that Slovenaft did not have to create provisions...

...set aside significant provisions and tax penalties last year. These factors increased this year's **profit** by more than USD 24 million in Q1-Q3, the company noted.

"The results for...

...14.1 billion, slightly below the amount contained in the business plan.

Kocsis said that **revenues** are **expected** to total HUF 119.4 billion this year, while payables will reach HUF 125.4...

...5% in Q3, on track to dividend target

Power utility Demasz Rt, controlled by Electricite de France, reported 5.1% growth in net income to HUF 1.83 billion in the...

...75 billion bottom line (Portfolio). In the first nine months of the year, Demasz's **profits** rose 3.7% to HUF 4.06 billion.

While to a lesser extent than in...public service market, did not have a significant impact on electricity sales and Demasz's **profits**, the company stresses.

New pricing regulations under preparation

Electricity distributors, the economy ministry and the...

...by price and usage decreases this year so far - revenues dropped by 7%, while operating **profit** of the segment was down 22.2%. While payments to other network operators decreased, as...

...business was able to increase its revenues. While EBITDA rose a modest 6.2%, operating **profit** was down 7.3%, as operating expenses rose faster than revenues. The report says that the decrease in operating **profit** is due to payments to other network operators, as well as the significant increase in...

...of the three, also posted disappointing numbers, as revenues were down 0.6%, while operating **profit** fell by 40.4%. The segment includes the operations of Macedonia's MakTel, Telemacedonia, and...

...almost sixfold increase from HUF 300 million in Q1-Q3 2003. On a quarterly level, **profits** rose from HUF 252 million in Q2 to HUF 551 million in Q3.

While revenues...

...the former "joint venture share", as well as the one-time HUF 1.6 billion **profit** on the sale of a 1.22% stake in Eutelsat S.A.

Income from the...

...turn around a financial loss of HUF 453 million in the base period to a **profit** of HUF 44 million, further improving the bottom line.

Of total sales, 46% came from...

...million)

Source: Antenna Hungaria, Interfax calculations for Q3 numbers

COMPANY NEWS

Synergon stands by annual **profit** target of HUF 80-120 million
Based on its results for the first three quarters...

...don't plan to modify our target. I believe that the HUF 160-200 million **profit** in Q4 needed to meet our target is realistic," Szaray told Interfax. He added that no **profit** target has yet been set for 2005, but management is currently working on the plan...

...rose substantially from HUF 26 million to HUF 351 million. A 35% increase in financial **profit** helped keep the bottom line for Q1-Q3 below a loss of HUF 100 million...

...billion in 2003. Further growth of around 20% is expected for next year, while maintaining **profitability**, he added.

With its expected USD 42 million revenue in 2004, Getronics is one of...EBIT by 0.3%.

Raba continued its ongoing rationalization program and the company's gross **profit** improved by 9.83% or HUF 650 million since Q1 2004. The firm eliminated orders...

...figures (HUF million)

Source: Raba, Interfax calculations

COMPANY NEWS

Exchange rate gains push Linamar's **profit** above last year's level to HUF 600 million

Engineering firm Linamar Rt increased its net **profit** slightly, by 3.7% to HUF 600 million in the first nine months of 2004 despite decreasing revenues, the company announced on Friday. However, the rise in **profits** was a result of financial **profits**, with operating income down significantly, the firm's flash report indicates.

Of total revenues, 71...

...a percentage of sales decreased to 2.5% from 5.8% a year earlier.

Financial **profits** were Linamar's only bright spot in the period, with the HUF 330 million in exchange rate gains and lower **interest expenses** pushing net income just above last year's level. Exchange rate gains were mainly related...

...1.58 billion. Nevertheless, the unit still contributed HUF 344 million to the group's **profit**, more than Croatian subsidiary Inker's HUF 177 million.

Inker's sales rose by 4...

...6.9 billion in the base period, when currency movements helped BC to outsize hedging **profits** and forex gains.

In the first nine months of 2004, BC more than doubled its...

...of sales revenues resulted in a high gross margin of 61%, while controlled growth in **indirect expenses** resulted in an 87% increase in operating income to HUF 2.179 billion in Q4...

...performance was mitigated by an increase in "other expenditures" - this was mostly due to higher **risk provisions** and customer discounts in the current period, as well as payments into the state's...

...received on short-term investments, in the value of HUF 136 million, as well as **profit** realized on hedging contracts, to the tune of HUF 286

million. At the same time...

...HUF 86.9 billion consolidated revenues during Egis's 2004 financial year. Consolidated pre-tax **profit** was HUF 8.31 billion - small **profits** at property managing subsidiary Medimpex Irodahaz and foreign trading subsidiary Medimpex Kereskedelmi Rt were offset...

...weak base period, and were up 10% in FY 2004. Exports of bulk chemicals and **other revenues** totaled USD 9.6 million in the quarter, in line with long-term trends, Egis...

...launch investigations based on "press information."

COMPANY NEWS

TVK posts HUF 2.4 billion net **profit** in Q3; year-to-date **profit** double last year's

Chemical company TVK, a subsidiary of MOL Hungarian Oil and Gas...
...110% increase in net income to HUF 6.697 billion. TVK said the improvement in **profitability** was due to better capacity utilization, as well as continued improvement in ...half of the realistic market price. Small shareholders believe that based on Brau Hungaria's **profit** contribution within the Brau group, the realistic share price should be around HUF 30,000...first time driven by the outstanding performances of MOL and OTP. With their respective record **profits**, the two blue chips led what turned out to be a mostly positive Q3 earnings season on the BSE. Even with some **profit** taking on Friday, the BUX closed the week 479.75 points or 3.52% higher...

...the days ahead, the bond market is expected to take a breather. Although a modest **profit** -taking wave could emerge, we see rate cut expectations as strong enough to preserve the...